

SCAM

NOT ME

LOTTERY SCAM INFORMATION PACKET

Protect Yourself from Fraudulent Lottery & Sweepstakes Schemes

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1. UNDERSTANDING LOTTERY SCAMS

Lottery scams are fraudulent schemes where criminals contact victims claiming they've won a lottery or sweepstakes prize, but must pay fees or taxes upfront to receive their "winnings." In reality, there is no prize, and any money sent to the scammers is lost.

Key Facts:

- Legitimate lotteries NEVER require upfront payment to collect winnings
- You cannot win a lottery or sweepstakes you did not enter
- Foreign lottery sales and marketing are illegal in the United States
- Lottery scams cost Americans over \$120 million annually
- Seniors are frequently targeted, but anyone can become a victim

2. COMMON TYPES OF LOTTERY SCAMS

Notification Scams

You receive an unexpected email, letter, text message, or phone call claiming you've won a lottery or sweepstakes prize. The communication typically includes official-looking logos, reference numbers, and authoritative language.

Foreign Lottery Scams

Scammers claim you've won a foreign lottery (often from Spain, Australia, UK, or Canada) even though you never purchased a ticket. These scams leverage the names of legitimate international lotteries.

Publisher's Clearing House Impersonation

Fraudsters impersonate the well-known Publisher's Clearing House brand, sometimes arriving at victims' homes with fake prize patrol teams and ceremonial checks.

Lottery Pool Scams

Victims are invited to join a "lottery pool" that supposedly improves odds of winning by purchasing tickets as a group. Money contributed to the pool is simply stolen.

Lottery Ticket Recovery Scams

Scammers contact previous scam victims claiming to be from a government agency, law firm, or consumer protection group that can help recover lost money—for a fee.

3. RED FLAGS TO WATCH FOR

Initial Contact Red Flags

- Notification about winning a lottery you never entered
- Contact via bulk email with poor grammar or spelling
- Urgent deadlines to respond or claim your "prize"
- Requests to keep your "winnings" confidential
- Communications from free email addresses (Gmail, Yahoo, etc.) rather than official company domains
- Caller ID showing foreign or unusual area codes

Financial Red Flags

- Requests for upfront payment of any kind
- Requirement to pay "taxes," "processing fees," or "customs charges"
- Instructions to wire money, send gift cards, or use cryptocurrency
- Requests for your banking information to "deposit winnings"
- Sending a check for more than the "fees" and asking you to return the difference

Communication Red Flags

- Pressure to act quickly or lose your "prize"
- Warnings not to tell family members or financial advisors
- Constant changes in instructions or additional fees that arise
- Reluctance to answer questions about the lottery organization
- Offers to increase your winnings for additional payments

4. ANATOMY OF A LOTTERY SCAM

Initial Contact Phase

The scammer sends thousands of messages claiming recipients have won a major prize. These communications often include:

- Counterfeit logos and letterheads from legitimate organizations
- Official-looking certificate or award numbers
- References to real lotteries or contests
- Signatures from fabricated officials or executives
- Congratulatory language and impressive prize amounts

Building Trust Phase

Once a victim responds, scammers will:

- Send more "official" documents (often poorly forged)
- Provide a dedicated "agent" assigned to the winner
- Share information about how the winner was "selected"
- Occasionally send small "advance payments" to build confidence
- Connect the victim with "previous winners" (fellow scammers)

Extraction Phase

The scammer explains why the victim must pay before receiving winnings:

- "Government taxes must be paid upfront"
- "International transfer fees are required"
- "Insurance on the prize money must be purchased"
- "Customs or declaration fees for prize delivery"
- "Anti-money laundering certification is required"

Escalation Phase

If the victim pays initial fees, the scammer creates complications requiring additional payments:

- "The transfer was rejected due to new regulations"
 - "Your prize has been upgraded, requiring additional taxes"
 - "Your payment was sent to the wrong department"
 - "Legal complications have arisen requiring attorney fees"
 - "A customs official is demanding additional payment"
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5. CASE STUDIES & REAL EXAMPLES

Case Study: The "Jamaica Lottery" Scheme

Robert, 72, received a call informing him he had won \$2.5 million and a Mercedes-Benz in the "Jamaica Lottery." The caller explained Robert needed to pay \$4,500 in taxes before receiving his prize. After sending the money via wire transfer, Robert was told there were "customs complications" requiring an additional \$6,000. Over six months, Robert sent more than \$30,000 before his family discovered the scam.

Case Study: Publisher's Clearing House Impersonation

Maria, 65, received an official-looking email with Publisher's Clearing House logos claiming she'd won \$7 million. Her "prize agent" called explaining she needed to pay \$2,000 in processing fees via gift cards. After purchasing the cards and providing the codes, Maria was told her prize had been upgraded, requiring an additional \$5,000 in taxes. Her bank flagged the transactions and alerted her to the scam.

Case Study: Lottery Recovery Scam

After losing \$12,000 to a lottery scam, William was contacted by someone claiming to be an FBI agent investigating international lottery fraud. The "agent" explained that William's money had been recovered, but he needed to pay \$3,000 in legal fees to release the funds. This was actually the same scammer, now targeting William a second time.

6. HOW TO PROTECT YOURSELF

General Protection Strategies

- Remember: legitimate lotteries never require upfront payment
- You cannot win a lottery you didn't enter
- Research any lottery or sweepstakes organization contacting you
- Verify claims independently using official contact information
- Consult with trusted family members before responding
- Take time to consider offers – legitimate prizes don't disappear overnight

Communication Safeguards

- Never call premium-rate phone numbers (like those starting with 900)
- Be suspicious of international phone numbers
- Don't click links or open attachments in unexpected emails
- Verify the legitimacy of documents by contacting organizations directly
- Never share personal or banking information with unknown parties

Financial Protection

- Never send money to claim a prize (fees, taxes, customs charges, etc.)
- Don't wire money, send cash, or purchase gift cards for lottery taxes

- Refuse to cash checks sent by lottery organizations
- Don't provide your bank account information for "direct deposits"
- Be aware that paying even small amounts identifies you as a potential target

Digital Security

- Use spam filters to reduce fraudulent emails
 - Block suspicious phone numbers
 - Report scam messages to email providers and phone carriers
 - Keep your social media profiles private to reduce targeting
 - Use strong passwords for email accounts to prevent compromise
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7. WHAT TO DO IF YOU'VE BEEN SCAMMED

Immediate Actions

- Stop all communication with the scammers immediately
- Don't send any additional payments
- Save all communications, documents, and payment records as evidence
- Change passwords to your email and financial accounts
- Alert your bank or credit card company to fraudulent charges

Reporting Steps

- Report to local law enforcement
- File a complaint with the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)
- Report to the FBI's Internet Crime Complaint Center (IC3) at www.ic3.gov
- Contact your state's attorney general's office or consumer protection agency
- Report mail fraud to the U.S. Postal Inspection Service
- If international, report to international consumer protection agencies

Financial Recovery

- Contact financial institutions to attempt to stop payments or transfers
- Ask your bank about fraud protection services
- Monitor your credit reports for unusual activity
- Consider placing a freeze on your credit
- Consult with a financial advisor about recovery options

Emotional Recovery

- Recognize that scammers are professionals at manipulation
- Join support groups for fraud victims
- Consider speaking with a counselor about the experience
- Share your story to help others avoid similar scams
- Focus on moving forward rather than dwelling on losses

8. RESOURCES & SUPPORT CONTACTS

Government Resources

- Federal Trade Commission (FTC): ReportFraud.ftc.gov or 1-877-FTC-HELP
- FBI Internet Crime Complaint Center: www.ic3.gov
- U.S. Postal Inspection Service: 1-877-876-2455 or www.uspis.gov/report
- Consumer Financial Protection Bureau: www.consumerfinance.gov or 1-855-411-2372
- AARP Fraud Watch Network: 1-877-908-3360

Legitimate Lottery Information

- Multi-State Lottery Association: www.musl.com
- North American Association of State and Provincial Lotteries: www.naspl.org
- Publisher's Clearing House Fraud Information: info.pch.com/consumer-information/fraud-protection

Support Organizations

- AARP Fraud Resource Center: www.aarp.org/money/scams-fraud
- National Consumer League Fraud Center: fraud.org
- Council of Better Business Bureaus: www.bbb.org/scamtracker
- Identity Theft Resource Center: www.idtheftcenter.org or 1-888-400-5530

Legal Assistance

- National Association of Consumer Advocates: www.consumeradvocates.org
- Legal Aid Services: www.lsc.gov/what-legal-aid/find-legal-aid
- State Attorney General's Offices: www.naag.org/find-my-ag

REMEMBER:

- If you didn't buy a ticket, you can't win
- No legitimate lottery requires payment to collect winnings
- Take your time - real prizes don't disappear overnight
- If it sounds too good to be true, it almost certainly is

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