



Protect Yourself: Lottery and Sweepstakes Scams

Many consumers have received bogus notifications indicating that they have won lotteries or sweepstakes through known organizations, only to find out that they have been scammed.

The scam typically starts by the receipt of a letter stating that they have won a foreign lottery or sweepstakes, along with a cashier's check. The letter indicates that the check is to be used in order to cover any taxes and fees that are associated with claiming your prize money. All you have to do is deposit the check into your bank account and wire a portion of the money back in order to cover the taxes and fees on your winnings. Once they have received the money wire for the taxes and fees, they will then send you the rest of the prize money you've "won."

Unbeknown to the recipient, the cashier's check accompanying the letter is fraudulent. You will be held liable for the full amount of the deposited check. Many consumers believe that if a check is deposited and the money appears in their account, the check must be valid. This is not always the case; there are actually federal laws that require that banks make funds available within one to five business days depending on the type of check, however it can take up to several weeks for a bad check to be discovered.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer assistance center by calling 1-800-HELP-FLA (435-7352) within Florida, 1-800-FL-AYUDA (352-9832) en Español. Visit us online at www.800helpfla.com.

Tips to Avoid Becoming a Victim



- NEVER pay money to receive money. Legitimate lotteries do not require you to pay a fee or tax to collect winnings.
- NEVER enter any foreign lotteries. If you play a foreign lottery through the mail or over the telephone, you're violating federal law.
- Ask yourself, did I enter this contest? You cannot win money or a prize in a contest unless you or someone else has entered on your behalf.
- Game promotions offering prizes totaling more than \$5,000 must file with the Florida Department of Agriculture and Consumer Services seven days prior to commencement of the promotion. Even game promotions based in other states must be filed if they are conducted in Florida and/or are open to Florida residents and have prizes valued at more than \$5,000.
- Remember, if it sounds too good to be true, it probably is!

