“You’ve won! Now pay us” is always a scam.

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During these difficult economic times, it is easy to imagine our financial problems disappearing by winning a big prize. Who wouldn’t like to win a million dollars, a new car, or a vacation home? But if you get a call from someone saying, “You’ve won,” don’t believe the hype.

Here’s how it works. You get a call from someone who says they’re from Publishers Clearing House or some other well-known organization. They say, “Congratulations, you’ve won a million dollars, a Mercedes-Benz, and seven thousand dollars a week for life!” or some other amazing sounding prizes. Then they ask you to pay a “processing fee,” "taxes," or "shipping and handling charges," to claim your prize.

The scammers are trying to push you into a heightened emotional state, to knock you off balance just long enough to steal your money and personal information.


Consider these tips to avoid this scam:

- **Legitimate sweepstakes don’t make you pay a fee to get your prize.** That includes paying "taxes," "shipping and handling charges," or "processing fees." There’s also no reason to give someone your checking account or credit card number in response to a sweepstakes promotion.

- **Don’t send money transfers or gift cards, or give personal information.** Sending money transfers or gift cards (or providing the gift card numbers) is like sending cash: once the money’s gone, you can’t trace it or get it back. The same goes for sending money by mail or using a money order.

- **Don’t trust your caller ID.** Scammers can make any name or number show up on your caller ID. They might use an official-sounding name like Publishers Clearing House or Reader’s Digest.

Scammers don’t just scam one person. **Tell your friends and family about the scam so they can avoid it. Then report it to the FTC:** ftc.gov/complaint.