

Government Imposter Scams

By: Federal Trade Commission

Scammers sometimes pretend to be government officials to get you to send them money. They might promise lottery winnings if you pay “taxes” or other fees, or they might threaten you with arrest or a lawsuit if you don’t pay a supposed debt. Regardless of their tactics, their goal is the same: to get you to send them money.

Don’t do it. Federal government agencies and federal employees don’t ask people to send money for prizes or unpaid loans. Nor are they permitted to ask you to wire money or add money to a prepaid debit card to pay for anything.

How to Recognize a Government Imposter

It could be hard to recognize an imposter through the lies they tell. They use a variety of tricks to get your attention, whether it’s distracting you with a story about money you won or creating a fear that you’ll be sued or arrested.

Here are two deceptions that they have used successfully to steal money from people:

You’ve “Won” a Lottery or Sweepstakes

Someone claiming to be government official calls, telling you that you’ve won a federally supervised lottery or sweepstakes. They may say they’re from “the national consumer protection agency,” the non-existent National Sweepstakes Bureau, or even the very real Federal Trade Commission — and it looks like they’re calling from a legitimate number. They also might send e-mails, text messages or letters. They might:

- tell you you’ll have to pay taxes or service charges before you can collect your winnings
- ask you to send money to an agent of “Lloyd’s of London” or some other well-known insurance company to “insure” delivery of your prize
- ask you to wire money right away, often to a foreign country

The truth is that no government agency or insurance company is involved, and there are no winnings. There never were. Scammers take the money you paid them and disappear.

You Owe a Fake Debt

You might get a call or an official-looking letter that has your correct name, address and Social Security number. Often, fake debt collectors say they’re with a law firm or a government agency — for example, the FTC, the IRS or a sheriff’s office. Then, they threaten to arrest you or take you to court if you don’t pay on a debt you supposedly owe.

The truth: there's no legitimate reason for someone to ask you to wire money or load a rechargeable money card as a way to pay back a debt. If you're unsure whether the threat is legitimate, look up the official number for the government agency, office or employee (yes, even judges) and call to get the real story. Even if it is a real debt, you have rights under the Fair Debt Collection Practices Act.

Variations on these scams include people claiming to be with the IRS collecting back taxes, or scammers posing as representatives of the United States Citizenship and Immigration Service (USCIS) who target immigration applicants and petitioners.

Five Ways to Beat a Government Imposter Scam

1. Don't wire money

Scammers often pressure people into wiring money, or strongly suggest that people put money on a prepaid debit card and send it to them. Why? It's like sending cash: once it's gone, you can't trace it or get it back. Never deposit a "winnings" check and wire money back, either. The check is a fake, no matter how good it looks, and you will owe the bank any money you withdraw. And don't share your account information, or send a check or money order using an overnight delivery or courier service. Con artists recommend these services so they can get your money before you realize you've been cheated.

2. Don't pay for a prize

If you enter and win a legitimate sweepstakes, you don't have to pay insurance, taxes, or shipping charges to collect your prize. If you have to pay, it's not a prize. And companies, including Lloyd's of London, don't insure delivery of sweepstakes winnings.

If you didn't enter a sweepstakes or lottery, then you can't have won. Remember that it's illegal to play a foreign lottery through the mail or over the phone.

3. Don't give the caller your financial or other personal information

Never give out or confirm financial or other sensitive information, including your bank account, credit card, or Social Security number, unless you know who you're dealing with. Scam artists, like fake debt collectors, can use your information to commit identity theft — charging your existing credit cards, opening new credit card, checking, or savings accounts, writing fraudulent checks, or taking out loans in your name. If you get a call about a debt that may be legitimate — but you think the collector may not be — contact the company you owe money to about the calls.

4. Don't trust a name or number

Con artists use official-sounding names to make you trust them. It's illegal for any promoter to lie about an affiliation with — or an endorsement by — a government agency or any other well-known organization. No matter how convincing their story — or their stationery — they're lying. No legitimate government official will ask you to send money to collect a prize, and they won't call to collect your debt.

To make their call seem legitimate, scammers also use internet technology to disguise their area code. So even though it may look like they're calling from Washington, DC, they could be calling from anywhere in the world.

5. Put your number on the National Do Not Call Registry

Ok, so this won't stop scammers from calling. But it should make you skeptical of calls you get from out of the blue. Most legitimate sales people generally honor the Do Not Call list. Scammers ignore it. Putting your number on the list helps to "screen" your calls for legitimacy and reduce the number of legitimate telemarketing calls you get. Register your phone number at donotcall.gov.

Report the Scam

If you get a call from a government imposter, file a complaint at ftc.gov/complaint. Be sure to include:

- date and time of the call
- name of the government agency the imposter used
- what they tell you, including the amount of money and the payment method they ask for
- phone number of the caller; although scammers may use technology to create a fake number or spoof a real one, law enforcement agents may be able to track that number to identify the caller
- any other details from the call