

# Sweepstakes & Lottery Scam Protection Checklist

## Before Responding to Any Prize Notification

- Take a deep breath and resist immediate action (legitimate prizes don't expire in hours)
- Ask yourself: "Do I remember entering this contest or sweepstakes?"
- Check if the notification asks for any payment, fees, or taxes upfront
- Look for pressure tactics like "Act now!" or "Limited time offer!"
- Watch for requests to keep the prize secret from family or advisors

## Verification Steps

- Find the company's official contact information independently (don't use info from the notification)
- Call the company directly using their verified phone number
- Search online for "[prize name] + scam" to see if others reported it
- Ask for written confirmation and a callback number you can verify
- Request time to consult with family members or financial advisors

## Red Flags That Always Indicate a Scam

- Any request to pay fees, taxes, or processing charges upfront
- Demands for payment via wire transfer, gift cards, or cryptocurrency
- Pressure to send money within hours or "lose" the prize
- Instructions to keep the winnings secret from others
- Requests for bank account information to "deposit" your prize
- Poor grammar, spelling errors, or unprofessional communication
- Claims you won a foreign lottery you never entered

## Safe Payment Method Reminders

- Remember: Legitimate prizes NEVER require payment to claim
- Real prize taxes are paid when you file your annual tax return
- Prize organizations may withhold taxes, but you never send money first
- Never provide bank account numbers to claim prizes
- Never send cash, wire transfers, or gift cards to "unlock" winnings

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## If You're Contacted About a Prize

- Do NOT click links in emails or text messages
- Do NOT call phone numbers provided in the notification
- Do NOT share personal information (Social Security number, bank accounts, etc.)
- Do NOT deposit checks and wire money back (the check is fake)
- Do NOT feel pressured to decide immediately

## Reporting Steps (If You Suspect a Scam)

- Report to the Federal Trade Commission at ReportFraud.ftc.gov
- Report to your state Attorney General's office
- If a real company was impersonated, report to that company
- Warn friends and family about the specific scam attempt
- Document all details: date, time, caller information, and what was said

## Holiday Season Extra Vigilance

- Be extra cautious of "Black Friday Winner" notifications
- Verify any holiday sweepstakes claims independently
- Remember: More legitimate promotions = more scam opportunities
- Don't assume increased holiday mail means a notification is real
- Take extra time to verify during busy holiday shopping periods

## Protecting Your Loved Ones

- Share this checklist with friends and family members
- Discuss the "golden rule" (never pay to collect winnings)
- Offer to help verify prize notifications for others
- Talk about sweepstakes scams at community or social gatherings
- Remind others that legitimate organizations welcome verification questions

## Monthly Security Habits

- Review any contest entries you actually made this month
- Check credit card and bank statements for unauthorized charges
- Update family members on any suspicious prize notifications you received
- Stay informed about new scam variations targeting seniors
- Share your protection knowledge with at least one other person

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## Emergency Contact Information

- Keep Federal Trade Commission number saved: 1-877-FTC-HELP
- Save your state Attorney General's office contact information
- List trusted family members to consult about prize notifications
- Save your financial advisor's contact information for quick access
- Keep your bank's fraud department number easily accessible

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**Remember the Golden Rule:** If anyone asks you to pay money to collect a prize, it's ALWAYS a scam—no exceptions!

**Your safety comes first.** When in doubt, don't send money. Take time to verify. Talk to someone you trust. Real prizes will wait while you confirm their legitimacy.

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