

Managing Your Money



Credit, Loans and Debt



Scams and Identity Theft



Help for You

## Scams and Identity Theft

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## Money Wiring Scams

What It Is

What To Know

What To Do

 print

AAA text size

 listen

### What is wiring money?

When you wire money, you are sending cash to someone far away. This is also called a money transfer.

Many people wire money to family or friends in other cities or countries.

Wiring money is like sending cash. When you wire money, you cannot get the money back.

### What are money wiring scams?

Dishonest people might convince you to wire money to them. They might say:

- you just won a prize but you have to pay fees to get the prize
- you need to pay for something you just bought online before they send it
- a friend is in trouble and needs your help
- you got a check for too much money and you need to send back the extra

These are not good reasons to wire money. You should never wire money to someone you do not know.

[Read more](#)

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### How do money wiring scams work?

In a money wiring scam, a dishonest person lies and tricks you into wiring money to them.

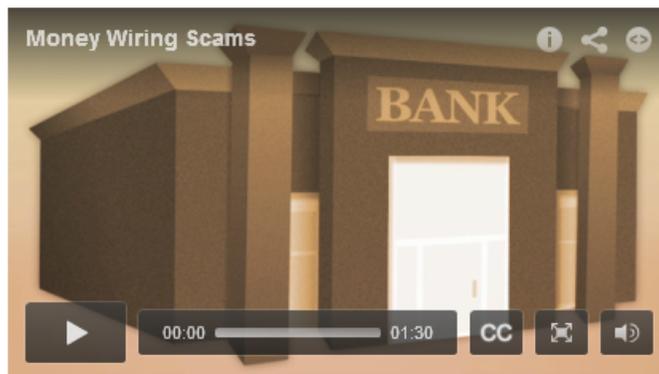
The scammer might say:

- you won a prize, or inherited money, but you have to pay fees first
- you won the lottery, but you have to pay some taxes first
- a friend or family member is in trouble and needs you to send money
- you need to pay for something you just bought online before they send it
- you got a check for too much money and you need to send back the extra

These are all tricks. If you wire money, the scammer will keep it. You will not get your money back.

Wiring money is like sending cash. When you wire money, you cannot get it back.

### For Example

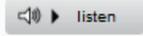
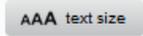
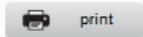


## Money Wiring Scams

### What It Is

### What To Know

### What To Do



Wiring money is like sending cash. Do not wire money to people you do not know.

### How do I spot a money wiring scam?

Most money wiring scams look like this:

- someone you do not know asks you to wire money

A scammer might use different ways to convince you to wire money. The scammer might say:

- you won a prize, or inherited money, but you have to pay fees first
- you won the lottery, but you have to pay some taxes first
- a friend or family member is in trouble and needs you to send money to help
- you need to pay for something you just bought online before they send it
- you got a check for too much money and need to send back the extra

These are all tricks. When you hear stories like these, you have spotted a money wiring scam.

### How do I avoid a money wiring scam?

Scammers are good at being friendly. They also are good at fooling people. Here is how you can stop a scammer:

- Never wire money to someone you do not know.
- Never wire money because someone contacted you:
  - even if you feel like you know the person
  - even if the person says he is your friend or related to you

### What if I already wired money to someone?

If you sent money to someone who contacted you, report it to the Federal Trade Commission (FTC).

- Call the FTC at 1-877-382-4357