What is an imposter?
An imposter is a person who pretends to be someone else. Imposters may pretend to be someone you know, like:

- a family member
- a friend
- a person you feel like you know but have not met in person

Imposters may pretend to be working for the government – maybe the IRS. Imposters may pretend to be from a company you trust, like:

- a company you do business with – maybe your electric company
- a company that can fix your computer
- a company that gives out prizes
- a charity that asks for donations

What are imposter scams?
Imposters are dishonest people who want to steal your money or get your personal information. They might call you on the phone or send an email or text.

Imposters might say:

- they are calling from a tech support company about a problem on your computer
- you owe money to the IRS or another government agency
- you just won a prize but you have to pay fees to get the prize
- 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

Imposters might try to get you to pay them by asking you to buy a gift card or wire money. People who say you have to pay that way are always scammers trying to steal your money. Never send money to people you don’t know – or when you are not sure if they are who they say they are.

What is a gift card?
A gift card lets you give someone money to spend in a store. You can buy gift cards at many stores – like Walmart or Target or CVS. You can also get them from an online store – like iTunes or Google Play or Amazon.

When you buy the card, you decide how much money to put on it. The card will have a store’s name on it. The store could be one you visit in person or online.

Someone can use the card to buy things at that store. Someone can use the card just by having the numbers that are on the back of the card.

Gift cards are like cash. If you buy a gift card and someone uses it, you cannot get your money back. Gift cards are for gifts, not payments.

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.
How Do Imposter Scams Work?

In an imposter scam, a dishonest person lies and tricks you into sending money to them. They might call you on the phone or send an email or text. Imposters might try to get you to pay them by asking you to buy a gift card or wire money.

They might say:

- they are calling from a tech support company about a problem on your computer
- you owe money to the IRS or another government agency
- you just won a prize but you have to fees to get the prize
- 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 all tricks. If you pay with a gift card or wire money, the scammer will keep it. You will not get your money back.

Paying by gift card or wiring money is like sending cash. When you pay by gift card or wire money, you cannot get the money back.

There are good reasons to buy gift cards and to wire money, right?

Yes. Many people buy gift cards to give to family and friends. And many people wire money to family and friends in other countries. Wiring money is a quick way to get cash to people you care about. Read more about sending money overseas.

How can I tell what is a good reason to buy a gift card or wire money?

If someone tells you to pay them with a gift card, don’t do it. That is a scam. Gift cards are for gifts, not payments.

If someone you do not know asks you to wire money, don’t do it. That is probably a scam. Scammers are clever. They try to make things look real.

Which of these choices looks like a scam?

- You send money to your aunt in Manila. You do it every month.
- You get a call from your grandson. He says he’s in trouble in Canada and needs your help. He asks you to wire money. He asks you not to tell his parents.

The second choice is a scam. People report this scam to The Federal Trade Commission.

What about these choices? Are any of them scams?

- You get an email from a tech support company about a problem on your computer. They ask you to pay for their services with a gift card.
- You get a call from the IRS about money that you owe to the government. They tell you that you need to pay with a gift card.
- You buy something online. The seller tells you to pay by wiring money.
• You get a check for something you are selling. The check is for too much money. The buyer tells you to deposit the check and wire the extra money.

• Someone calls to say you inherited money, but first you have to wire money for the taxes.

• You see an ad promising you a credit card. But first you have to wire money to pay to apply.

These are all scams. Someone you do not know might call or email you. They might ask you to buy a gift card or wire money. That person is probably a scammer. No matter what they tell you.

What if the story sounds true?

Scammers are very good at fooling people. Scammers also want to rush you. They want your money before you have time to think.

Before you do anything, stop and check.

The tech support company? They may say they are from a company you trust. They might seem to know things about your computer. Don’t give them access to your computer. Real tech support companies don’t email or call you about computer problems. And they do not tell you to pay with a gift card or wire money.

The person from the IRS? An imposter. The IRS does not call you to ask for money and would never ask you to pay with a gift card or wire money.

The person who needs money for an emergency? Call that person. Call another family member. Use their real number, not a number the caller gave you. Find out if anything happened. It probably did not. He was almost certainly a scammer.

The check for too much money? Talk to your bank before you deposit the check. Do not send money back to the buyer.

The inheritance or prize? You do not have to pay for a prize. Ever. Did they say you have an inheritance? Talk to someone you trust. What does that person think?

What happens if I sent a gift card or wired money to someone who called me?

You might have sent money to someone who contacted you. That money is probably gone.

If you gave money to a scammer once, you will probably get another call for money. But you can help yourself. Do not give the scammer any more money.

You also can help other people. Report the scam to the Federal Trade Commission. Also report it to the company named on the gift card or to the money wiring company.

• Call the FTC at 1-877-382-4357

• Go online to the Fair Trade Commission Complaint Page

Paying with a gift card or wiring money is like sending cash. Do not send money to people you do not know.

• Do not give out your personal information to people you do not know.

• Do not give access to your computer to people you do not know.

How do I spot an imposter scam?

Most imposter scams look like this:
• someone asks you to put money on a gift card or to wire money
  A scammer might use different ways to convince you to send money. The scammer might say:
• you have a problem with your computer and you have to pay to fix it
• you owe taxes to the IRS
• 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 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 an imposter scam.

  **How do I avoid an imposter scam?**
  Scammers are good at being friendly. They also are good at fooling people. Here is how you can stop a scammer:
  Never send money to someone you do not know.
  Never send 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 sent money to someone I don’t know?**
  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
• Go online: [Fair Trade Commission Complaint Page](https://www.consumer.ftc.gov/complaint/report-scam)
  The FTC uses complaints to build cases against scammers. Any information you can give helps investigators.