If someone sends you money and asks you to send it to someone else, STOP. You could be what some people call a money mule — someone scammers use to transfer and launder stolen money.

Scammers often ask you to buy gift cards or wire money. They might recruit you through online job ads, prize offers, or dating websites.

When you later find out the check was bad, you could be stuck covering the entire amount of the check, including what you sent. And that might overdraw your account.

**HOW TO AVOID A MONEY MULE SCAM:**

- Never use your own bank account, or open one in your name, to transfer money for an employer.
- Never pay to collect a prize or move any money out of your “winnings.”
- Never send money to an online love interest, even if he or she sends you a check first.

**WHAT TO DO if you spot this scam:**

- Break off contact with the scammers and stop moving money for them.
- Tell your bank and the wire transfer or gift card company — right away.

Criminals are good at conning people into helping them move money. Don’t do it. You could lose money and get in trouble with the law.