

Scammers target young adults on social media with fake check scam

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Did you get a message on social from an “artist” asking to pay you for permission to paint your photo? It’s a scam. They don’t want to pay you — they want to take your money.

Young adults report this scam begins with a direct message on social media from someone who says they like your photo and want to **pay** you thousands of dollars to use it. Next, they’ll send you a check. They’ll tell you to deposit it, take some money out to send to the artist for supplies, and keep the rest. They may promise to reimburse any money you send back. (But they never will because it’s a scam.)

While the check may look real and the funds may initially show up in your bank account, the check’s fake. By the time the bank realizes it, you’ll be out the money you sent the scammer and owe the bank any money you withdrew.

How do you spot this scam? Here’s the takeaway: If someone you don’t know sends you a **check** and asks you to send money back to them or to someone else, it’s a scam. It’s best to only deposit checks from people you know and trust.

Learn more about how to [spot fake check scams](#).

If you spot a scam, report it at ReportFraud.ftc.gov. And if you think you’ve paid a scammer, [here's what to do](#).

