

The Day I Put \$50,000 in a Shoe Box and Handed It to a Stranger

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I never thought I was the kind of person to fall for a scam.



By Charlotte Cowles, the Cut's financial-advice columnist. In addition to "My Two Cents," she writes about work and parenting for the site. Previously, she was the senior features editor at Harper's Bazaar and a senior editor at the Cut. She was also the editorial director for MM.LaFleur. Her work has also been published in Glamour, Art in America, Politico, and other places.

Illustration: Nicole Rifkin



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On a Tuesday evening this past October, I put \$50,000 in cash in a shoe box, taped it shut as instructed, and carried it to the sidewalk in front of my apartment, my phone clasped to my ear. “Don’t let anyone hurt me,” I told the man on the line, feeling pathetic.

“You won’t be hurt,” he answered. “Just keep doing exactly as I say.”

Three minutes later, a white Mercedes SUV pulled up to the curb. “The back window will open,” said the man on the phone. “Do not look at the driver or talk to him. Put the box through the window, say ‘thank you,’ and go back inside.”

The man on the phone knew my home address, my Social Security number, the names of my family members, and that my 2-year-old son was playing in our living room. He told me my home was being watched, my laptop had been hacked, and we were in imminent danger. “I can help you, but only if you cooperate,” he said. His first orders: I could not tell anyone about our conversation, not even my spouse, or talk to the police or a lawyer.

Now I know this was all a scam — a cruel and violating one but painfully obvious in retrospect. Here’s what I can’t figure out: Why didn’t I just hang up and call 911? Why didn’t I text my husband, or my brother (a lawyer), or my best friend (also a lawyer), or my parents, or one of the many other people who would have helped me? Why did I hand over all that money — the contents of my savings account, strictly for emergencies — without a bigger fight?

When I’ve told people this story, most of them say the same thing: You don’t seem like the type of person this would happen to. What they mean is that I’m not senile, or hysterical, or a rube. But these stereotypes are actually false. Younger adults — Gen Z, millennials, and Gen X — are 34 percent *more* likely to report losing money to fraud compared with those over 60, according to a recent report from the Federal Trade Commission. Another study found that well-educated people or those with good jobs were just as vulnerable to scams as everyone else.

Still, how could I have been such easy prey? Scam victims tend to be single, lonely, and economically insecure with low financial literacy. I am none of those things. I’m closer to the opposite. I’m a journalist who had a weekly column in the “Business” section of the *New York Times*. I’ve written a personal-finance column for this magazine for the past seven years. I interview money experts all the time and take their advice seriously. I’m married and talk to my friends, family, and colleagues every day.

And while this is harder to quantify — how do I even put it? — I’m not someone who loses her head. My mother-in-law has described me as even-keeled; my own mom has called me “maddeningly rational.” I am listed as an emergency contact for several friends — and their kids. I vote, floss, cook, and exercise. In other words, I’m not a person who panics under pressure and falls for a conspiracy involving drug smuggling, money laundering, and CIA officers at my door. Until, suddenly, I was.

That morning — it was October 31 — I dressed my toddler in a pizza costume for Halloween and kissed him good-bye before school. I wrote some work emails. At about 12:30 p.m., my phone buzzed. The caller ID said it was Amazon. I answered. A polite woman with a vague

accent told me she was calling from Amazon customer service to check some unusual activity on my account. The call was being recorded for quality assurance. Had I recently spent \$8,000 on MacBooks and iPads?

I had not. I checked my Amazon account. My order history showed diapers and groceries, no iPads. The woman, who said her name was Krista, told me the purchases had been made under my business account. "I don't have a business account," I said. "Hmm," she said. "Our system shows that you have two."

Krista and I concurred that I was the victim of identity theft, and she said she would flag the fraudulent accounts and freeze their activity. She provided me with a case-ID number for future reference and recommended that I check my credit cards. I did, and everything looked normal. I thanked her for her help.

Then Krista explained that Amazon had been having a lot of problems with identity theft and false accounts lately. It had become so pervasive that the company was working with a liaison at the Federal Trade Commission and was referring defrauded customers to him. Could she connect me?

"Um, sure?" I said.

Krista transferred the call to a man who identified himself as Calvin Mitchell. He said he was an investigator with the FTC, gave me his badge number, and had me write down his direct phone line in case I needed to contact him again. He also told me our call was being recorded. He asked me to verify the spelling of my name. Then he read me the last four digits of my Social Security number, my home address, and my date of birth to confirm that they were correct. The fact that he had my Social Security number threw me. I was getting nervous.

"I'm glad we're speaking," said Calvin. "Your personal information is linked to a case that we've been working on for a while now, and it's quite serious."

He told me that 22 bank accounts, nine vehicles, and four properties were registered to my name. The bank accounts had wired more than \$3 million overseas, mostly to Jamaica and Iraq. Did I know anything about this? "No," I said. Did I know someone named Stella Suk-Yee Kwong? "I don't think so," I said. He texted me a photo of her ID, which he claimed had been found in a car rented under my name that was abandoned on the southern border of Texas with blood and drugs in the trunk. A home in New Mexico affiliated with the car rental had subsequently been raided, he added, and authorities found more drugs, cash, and bank statements registered to my name and Social Security number. He texted me a drug-bust photo of bags of pills and money stacked on a table. He told me that there were warrants out for my arrest in Maryland and Texas and that I was being charged with cybercrimes, money laundering, and drug trafficking.

My head swam. I Googled my name along with “warrant” and “money laundering,” but nothing came up. Were arrest warrants public? I wasn’t sure. Google led me to truthfinder.com, which asked for my credit-card information — nope. “I’m in deep shit,” I texted my husband. “My identity was stolen and it seems really bad.”

Calvin wanted to know if I knew anyone who might be the culprit or if I had any connections to Iraq or Jamaica. “No,” I said. “This is the first I’m hearing about any of this, and it’s a lot to take in.” He asked if I had ever used public or unsecured Wi-Fi. “I don’t know. Maybe?” I said. “I used the airport Wi-Fi recently.”

“Ah,” he said. “That’s unfortunate. It’s how many of these breaches start.” I was embarrassed, like I’d left my fly unzipped. How could I have been so thoughtless? But also — didn’t everyone use the airport Wi-Fi?

Calvin told me to listen carefully. “The first thing you must do is not tell anyone what is going on. Everyone around you is a suspect.”

I almost laughed. I told him I was quite sure that my husband, who works for an affordable-housing nonprofit and makes meticulous spreadsheets for our child-care expenses, was not a secret drug smuggler. “I believe you, but even so, your communications are probably under surveillance,” Calvin said. “You cannot talk to him about this.” I quickly deleted the text messages I had sent my husband a few minutes earlier. “These are sophisticated criminals with a lot of money at stake,” he continued. “You should assume you are in danger and being watched. You cannot take any chances.”

I felt suspended between two worlds — the one I knew and the one this man was describing. If I had nothing to do with any of these allegations, how much could they truly affect me? I thought of an old *This American Life* episode about a woman whose Social Security card was stolen. No matter how many times she closed her bank accounts and opened new ones, her identity thief kept draining them, destroying her credit and her sanity. (It turned out to be her boyfriend.) I remembered another story about a man who got stuck on a no-fly list after his personal information was used by a terrorist group. It dawned on me that being connected to major federal offenses, even falsely, could really fuck up my life.

Calvin wanted to know how much money I currently had in my bank accounts. I told him that I had two — checking and savings — with a combined balance of a little over \$80,000. As a freelancer in a volatile industry, I keep a sizable emergency fund, and I also set aside cash to pay my taxes at the end of the year, since they aren’t withheld from my paychecks.

His voice took on a more urgent tone. “You must have worked very hard to save all that money,” he said. “Do not share your bank-account information with anyone. I am going to help you keep your money safe.” He said that he would transfer me to his colleague at the

CIA who was the lead investigator on my case and gave me a nine-digit case number for my records. (I Googled the number. Nothing.) He said the CIA agent would tell me what to do next, and he wished me luck.

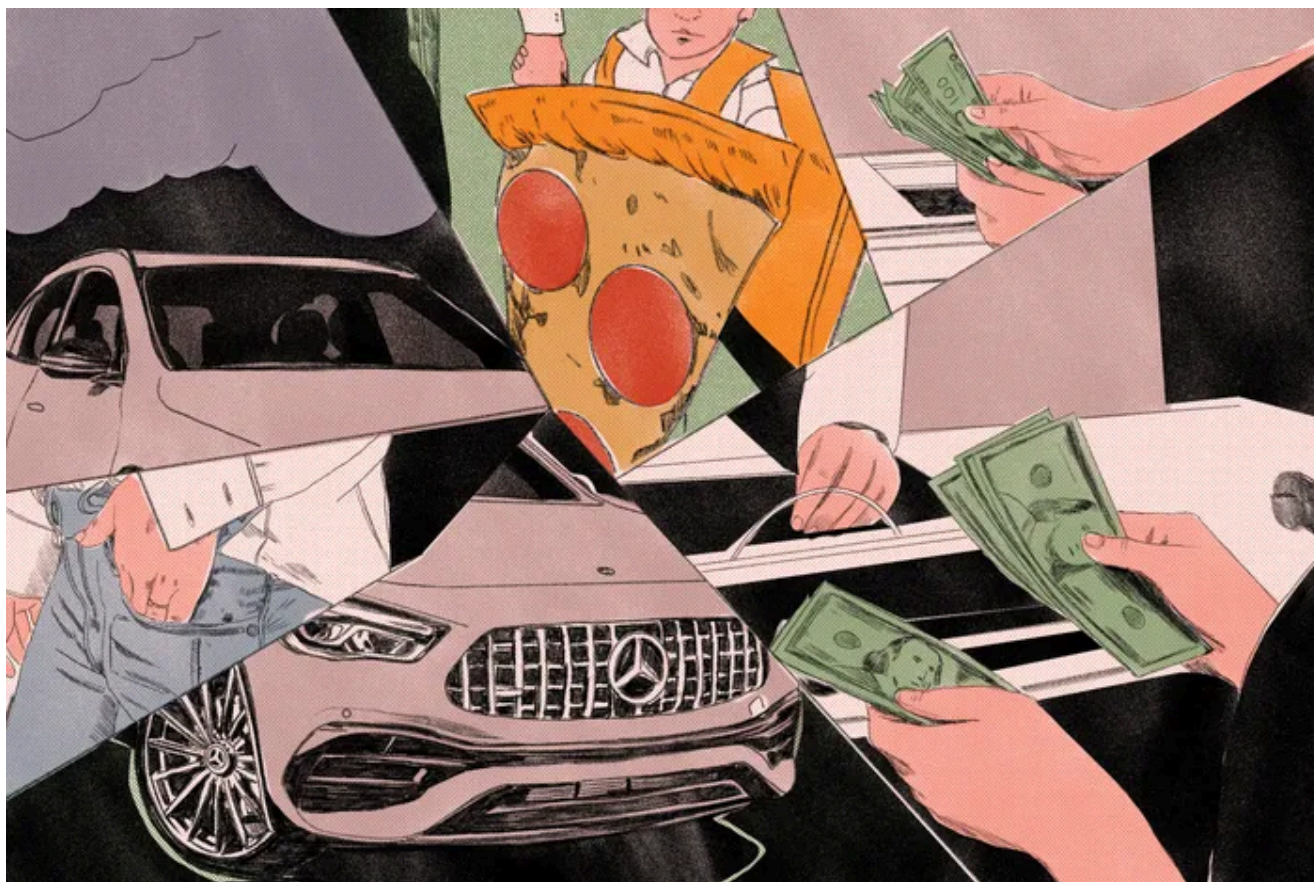


Illustration: Nicole Rifkin

If it was a scam, I couldn't see the angle. It had occurred to me that the whole story might be made up or an elaborate mistake. But no one had asked me for money or told me to buy crypto; they'd only encouraged me *not* to share my banking information. They hadn't asked for my personal details; they already knew them. I hadn't been told to click on anything.

Still, I had not seen a shred of evidence. I checked my bank accounts, credit cards, and credit score; nothing looked out of the ordinary. I knew I should probably talk to a lawyer or maybe call the police, though I was doubtful that they would help. What was I going to say — "My identity was stolen, and I think I'm somehow in danger"? I had no proof. I was also annoyed that my workday had been hijacked. It was 2 p.m., and I had already pushed back one deadline and postponed two work calls. I had to get myself out of this.

The next man who got on the line had a deeper voice and a slight British accent flecked with something I couldn't identify. He told me his name was Michael Sarano and that he worked for the CIA on cases involving the FTC. He gave me his badge number. "I'm going to need more than that," I said. "I have no reason to believe that any of what you're saying is real."

"I completely understand," he said calmly. He told me to go to the FTC home page and look up the main phone number. "Now hang up the phone, and I will call you from that number right now." I did as he said. The FTC number flashed on my screen, and I picked up. "How do I know you're not just spoofing this?" I asked.

"It's a government number," he said, almost indignant. "It cannot be spoofed." I wasn't sure if this was true and tried Googling it, but Michael was already onto his next point. He told me the call was being recorded, so I put him on speaker and began recording on my end, too. He wanted to know if I had told anyone what was going on.

I admitted that I had texted my husband. "You must reassure him that everything is fine," Michael said. "In many cases like this, we have to investigate the spouse as well, and the less he knows, the less he is implicated. From now on, you have to follow protocol if you want us to help you."

"I don't think I should lie to my husband," I said, feeling stupid.

"You are being investigated for major federal crimes," he said. "By keeping your husband out of this, you are *protecting* him." He then repeated the point Calvin had made about my phone and computer being hacked and monitored by the criminals who had stolen my identity.

By that point, my husband had sent me a series of concerned texts. "Don't worry. It will be okay," I wrote back. It felt gross to imagine a third party reading along.

Michael snowed me with the same stories Calvin had. They were consistent: the car on the Texas border, the property in New Mexico, the drugs, the bank accounts. He asked if I shared my residence with anyone besides my husband and son. Then he asked more questions about my family members, including my parents, my brother, and my sister-in-law. He knew their names and where they lived. I told him they had nothing to do with this. In fact, I was now sure I wanted to consult a lawyer.

"If you talk to an attorney, I cannot help you anymore," Michael said sternly. "You will be considered noncooperative. Your home will be raided, and your assets will be seized. You may be arrested. It's your choice." This seemed ludicrous. I pictured officers tramping in, taking my laptop, going through our bookshelves, questioning our neighbors, scaring my son. It was a nonstarter.

"Can I just come to your office and sort this out in person?" I said. "It's getting late, and I need to take my son trick-or-treating soon."

"My office is in Langley," he said. "We don't have enough time. We need to act immediately. I'm going to talk you through the process. It's going to sound crazy, but we must follow protocol if we're going to catch the people behind this."

He explained that the CIA would need to freeze all the assets in my name, including my actual bank accounts. In the eyes of the law, there was no difference between the “real” and the fraudulent ones, he said. They would also deactivate my compromised Social Security number and get me a new one. Then, by monitoring any activity under my old Social Security number and accounts, they would catch the criminals who were using my identity and I would get my life back. But until then, I would need to use only cash for my day-to-day expenses.

It was far-fetched. Ridiculous. But also not completely out of the realm of possibility. “Do I have any other options?” I asked.

“Unfortunately, no,” he said. “You must follow my directions very carefully. We do not have much time.”

He asked me how much cash I thought I would need to support myself for a year if necessary. My assets could be frozen for up to two years if the investigation dragged on, he added. There could be a trial; I might need to testify. These things take time. “I don’t know, \$50,000?” I said. I wondered how I would receive paychecks without a bank account. Would I have to take time off from work? I did some mental calculations of how much my husband could float us and for how long.

“Okay,” he said. “You need to go to the bank and get that cash out now. You cannot tell them what it is for. In one of my last cases, the identity thief was someone who worked at the bank.”

Michael told me to keep the phone on speaker so we would remain in contact. “It’s important that I monitor where this money goes from now on. Remember, all of your assets are part of this investigation,” he said. Then he told me that one of his colleagues would meet me at my apartment at 5 p.m. to guide me through the next steps.

“You can’t send a complete stranger to my home,” I said, my voice rising. “My 2-year-old son will be here.”

“Let me worry about that,” he said. “It’s my job. But if you don’t cooperate, I cannot keep you safe. It is your choice.”

It’s impossible to explain why I accepted this logic. But I had been given marching orders and a deadline. My son would be home soon, and I had to fix this mess. I put on sneakers in case I needed to run. I brought a backpack for the cash. I felt both terrified and absurd.

It was jarring to see trick-or-treaters in my Brooklyn neighborhood, people going about their lives. The air was crisp, and dead leaves swirled on the ground. I was on high alert for anyone who might be following me. At one point, a man in sunglasses and a hoodie trailed

me for a few blocks. At Michael's suggestion, I ducked into a parking garage until he passed.

When I reached the bank, I told the guard I needed to make a large cash withdrawal and she sent me upstairs. Michael was on speakerphone in my pocket. I asked the teller for \$50,000. The woman behind the thick glass window raised her eyebrows, disappeared into a back room, came back with a large metal box of \$100 bills, and counted them out with a machine. Then she pushed the stacks of bills through the slot along with a sheet of paper warning me against scams. I thanked her and left.

Michael was bursting with praise. "You did a great job," he said. "I have to go for a moment to see about the details of your case; I'm going to have you speak to my colleague if you have any questions." He put a woman on the line. She was younger, with an accent I couldn't identify. She told me to go home and await further instructions.

As I walked back to my apartment, something jolted me out of my trance, and I became furious. No government agency would establish this as "protocol." It was preposterous. "I need to speak with Michael," I told the woman on the phone. He got on right away. "I don't even believe that you're a CIA agent," I said. "What you're asking me to do is completely unreasonable."

He sighed. "I'm sending you a photo of my badge right now," he said. "I don't know what else to tell you. You can trust me, and I will help you. Or you can hang up and put yourself and your family in danger. Do you really want to take that risk with a young child?"

I waited for a stoplight at a busy intersection. I could see my apartment window from where I stood. My son was playing inside with a neighbor's daughter and their nanny. A picture of Michael's badge appeared on my phone. I had no way of verifying it; it could easily have been Photoshopped. "I don't trust you at all," I said to Michael. "But it doesn't seem like I have any other choice."

When I got home, Michael told me to get a box, put the cash in it, take a picture of it, then tape it shut. I found a floral-printed shoe box that had once contained a pair of slippers I'd bought for myself — a frivolous purchase that now seemed mortifying. Michael told me to label it with my name, my case number, my address, a locker number he read to me, and my signature. Then he directed me to take another picture of the labeled box and text it to him.

"My colleague will be there soon. He is an undercover CIA agent, and he will secure the money for you," he said. What exactly would that entail? I asked. "Tonight, we will close down your Social Security number, and you will lose access to your bank accounts," he explained. "Tomorrow, you'll need to go to the Social Security office and get a new Social

Security number. We'll secure this money for you in a government locker and hand-deliver a Treasury check for the same amount. You can cash the check and use it for your expenses until the investigation is over."

"Why can't I just use this cash?" I asked. "Why do you have to take it and give me a check?"

"Because all of your assets under your current identity are part of the investigation," he said. "You are being charged with money laundering. If we secure this cash and then issue you a government check under your new Social Security number, that will be considered clean money."

"I'll need to see your colleague's badge," I said. "I'm not just going to give \$50,000 of my money to someone I don't know."

"Undercover agents don't carry badges," he said, as if I'd asked the CIA to bring me a Happy Meal. "They're undercover. Remember, you are probably being watched. The criminals cannot know that a CIA agent is there."

In a twisted way, this made some amount of sense to me. Or maybe I had lost my grip on reality so completely that I was willing to resign myself to this new version of it. Most important, I didn't know what else to do. Even if Michael wasn't working for the CIA (which struck me as more and more likely), he was sending a man to our address. I felt a sickening dread that he might ask to come inside. If giving him this money would make him go away, I was ready to do it. I'd been on the phone for nearly five hours. I wanted to take my son trick-or-treating. I was exhausted.

Michael seemed to sense that I was flagging and asked if I'd had lunch. I hadn't. He told me to eat something but keep him on the line; his agent was on the way to my address but running late. "You can meet him outside if that would make you more comfortable," Michael said, and I felt relieved. While I gnawed on a granola bar at my desk, he got chatty and asked about my job. I told him I was going to Washington, D.C., later that week. "Oh, great. You could come to my office in Langley," he said. "Where are you staying?"

A little after 6 p.m., Michael told me to go downstairs. His colleague was arriving. My husband had just come home from work and was reading to our son. "What's going on? Is everything okay?" he asked as I put my coat on. I motioned to the phone and shushed him. Then I whispered, "I have to go downstairs and meet a guy who's helping with the identity-theft case. I'll explain more later." He frowned and silently mouthed, "What?" I told him I had to go.

I met the SUV at the curb and put the money in the back seat. It was 6:06 p.m. Even if I'd tried to see who was driving, the windows were tinted and it was dusk. He maybe wore a baseball cap. When I turned around, I could see the backlit faces of my husband and son

watching from our apartment nine stories above.

As I walked back inside, Michael texted me a photo of a Treasury check made out to me for \$50,000 and told me a hard copy would be hand-delivered to me in the morning. He was working on setting up my appointment with the Social Security office. “You will receive a confirmation text shortly,” he said. “Stay on the line until you do.” I felt oddly comforted by this. An appointment would give me something legitimate, an actual connection to a government agency.

I took my son trick-or-treating, my phone on speaker in my pocket. I felt numb, almost in a fugue state, smiling and chatting with my neighbors and their kids. At one point, I checked to see if Michael was still there; his female colleague answered and said he’d be back soon. Then, when we got home and I checked again, the line was dead. I panicked and called back. The woman answered. “Michael is busy,” she said. “He’ll call you in the morning.”

I was confused. Did this mean I didn’t have a Social Security number at all anymore? I pictured myself floating, identity-less. “Do I have an appointment at the Social Security office?” I asked.

“Michael will call you tomorrow,” she repeated. “He hasn’t been able to secure your appointment yet. The Social Security office is closed now.”

I went into my bedroom and shut the door, feeling my face grow hot. I had a physical sensation of scales falling from my eyes; the room shimmered around me, spots raining from the ceiling. I saw the whole day peel away, like the layers of an onion — Michael, the FTC officer, the Amazon call — revealing my real life, raw and exposed, at the center. “Oh my God,” I said, my hands tingling. “You are lying to me. Michael was lying. You just took my money and I’m never getting it back.” That wasn’t true, the woman said. She understood that I was upset. She was sorry. Everything would be fine. “You’re a fucking liar,” I hissed, and hung up.

Through choking sobs, I told my husband what had happened. “Why didn’t you tell me?” he asked, incredulous. “I would have stopped you.” That I’d been trying to protect him suddenly seemed so idiotic I couldn’t even say it out loud. Our son looked on, confused. “Mama’s sad,” he announced, clinging to my leg. We put him to bed and then I called my parents and my brother. At their urging, I called 911. Around 10:30 p.m., three police officers came over and took my statement. I struggled to recount what I’d done; it seemed like a bad dream. I felt like a fool.

“No government agency will ever ask you for money,” one cop informed me, as if I’d never heard it before. I wanted to scream, “I *know*.” Instead, I said, “It didn’t really feel like he was asking.”

The police told me not to worry; the scammers wouldn't be back. "They got what they wanted," another officer said, as though it would reassure me. I gave them the photos and recordings I had. They promised to check traffic cameras for the car that had taken the money.

When I woke up the next morning, a few seconds passed before I remembered the previous day. I was my old self, in my old bed, milky dawn light on the walls. Then it all came crashing back, a fresh humiliation, and I curled into the fetal position. I felt violated, unreliable; I couldn't trust myself. Were my tendencies toward people-pleasing, rule following, and conflict aversion far worse than I'd ever thought, even pathological? I imagined other people's reactions. *She's always been a little careless. She seems unhinged.* I considered keeping the whole thing a secret. I worried it would harm my professional reputation. I still do.

In the days that followed, I kept revisiting the fake world of that afternoon, slipping through a portal into an alternate life. I would get paranoid that someone was reading my texts, watching me as I took my son to school, or using my Social Security number to wire money and rent cars. It was a relief that I wasn't actually in trouble with the law, but then again — I'd lost \$50,000 and I wasn't getting it back. I checked my accounts and credit cards obsessively. I called my bank. They gave me instructions to freeze my credit, file reports with the FBI and FTC, and run anti-virus software on my laptop to check for malware, which I did. I cried a lot. My husband felt helpless; he still doesn't like to talk about it. Instead, he researched new locks for our doors and looked into security cameras. One night I shook him awake, convinced that someone was trying to break in. "It's only the wind," he said. "We're safe."

Fifty thousand dollars is a lot of money. It took me years to save, stashing away a few thousand every time I got paid for a big project. Part of it was money I had received from my grandfather, an inheritance he took great pains to set up for his grandchildren before his death. Sometimes I imagine how I would have spent it if I had to get rid of it in a day. I could have paid for over a year's worth of child care up front. I could have put it toward the master's degree I've always wanted. I could have housed multiple families for months. Perhaps, inadvertently, I am; I occasionally wonder what the scammers did with it.

Because I had set it aside for emergencies and taxes, it was money I tried to pretend I didn't have — it wasn't for spending. Initially, I was afraid that I wouldn't be able to afford my taxes this year, but then my accountant told me I could write off losses due to theft. So from a financial standpoint, I'll survive, as long as I don't have another emergency — a real one — anytime soon.

When I did tell friends what had happened, it seemed like everyone had a horror story. One friend's dad, a criminal-defense attorney, had been scammed out of \$1.2 million. Another person I know, a real-estate developer, was duped into wiring \$450,000 to someone posing as one of his contractors. Someone else knew a Wall Street executive who had been conned into draining her 401(k) by some guy she met at a bar.

I felt a guilty sense of consolation whenever I heard about a scam involving someone I respected. If this could happen to them, maybe I wasn't such a moron. As a journalist, it's my instinct to research and talk to experts, so I dove into books and podcasts about scams, desperate to make sense of my own. I had known that fraud was on the rise but was shocked to learn the numbers — financial losses ballooned by more than 30 percent in 2022. I read that self-laceration is typical; half of victims blame themselves for being gullible, and most experience serious anxiety, depression, or other stress-related health problems afterward. I heard about victim support groups. I went to therapy.

When I discovered that Katie Gatti Tassin, a personal-finance expert who writes the popular *Money With Katie* newsletter, lost \$8,000 five years ago to a grandmotherly-sounding woman pretending to call from Tassin's credit union, I called her to ask how she'd coped. "Everyone was so patronizing," she told me. "The response was basically 'It's your fault that this happened.'"

If I had to pinpoint a moment that made me think my scammers were legitimate, it was probably when they read me my Social Security number. Now I know that all kinds of personal information — your email address, your kids' names and birthdays, even your pets' names — are commonly sold on the dark web. Of course, the scammers could also have learned about my son from a 30-second perusal of my Instagram feed.

It was my brother, the lawyer, who pointed out that what I had experienced sounded a lot like a coerced confession. "I read enough transcripts of bad interrogations in law school to understand that anyone can be convinced that they have a very narrow set of terrible options," he said. When I posed this theory to Saul Kassin, a psychology professor at John Jay College of Criminal Justice who studies coerced confessions, he agreed. "If someone is trying to get you to be compliant, they do it incrementally, in a series of small steps that take you farther and farther from what you know to be true," he said. "It's not about breaking the will. They were altering the sense of reality." And when you haven't done anything wrong, the risk of cooperating feels minimal, he added. An innocent person thinks everything will get sorted out. It also mattered that I was kept on the phone for so long. People start to break down cognitively after a few hours of interrogation. "At that point, they're not thinking straight. They feel the need to put an end to the situation at all costs," Kassin said.

I wondered how often scammers are caught and about the guy who'd driven the car to my apartment. But when I asked experts, they doubted he'd be a meaningful lead. One pointed out that he might have been a courier who was told to come pick up a box.

I still don't believe that what happened to me could happen to anyone, but I'm starting to realize that I'm not uniquely fallible. Several friends felt strongly that if the scammers hadn't mentioned my son, I would never have fallen for this. They're right that I'd be willing to do — or pay — anything to protect him. Either way, I have to accept that someone waged psychological warfare on me, and I lost. For now, I just don't answer my phone.

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How I Got Scammed Out of \$50,000