



Sending Money to Family and Friends Overseas

You want to send money to someone in another country. Sometimes, this is called wiring money. Wiring money is just like sending cash.

Before you wire money

A business that wires money for you charges a fee to send that money. Before you pay to send money, ask the business these questions:

- How much money will my family or friend get?
- Will my family or friend get money in US dollars, or in local money?

Write this information down. Visit a few businesses that wire money overseas. Compare the cost of one money wiring business to another. Each business might charge a different price. If the business will not answer these questions, think about going to another business.

When you choose the money wiring business you will use, make sure the cost is the same as the business told you. After you send the money, keep your receipt. You will need it if something goes wrong.

After you wire money

Find out if your family or friend got the money you sent. Find out if they got the right amount. If they did not get the amount you sent, report it right away:

- First, report it to the money wiring business.
- Then, if the business does not solve the problem, report it to the Federal Trade Commission. Call 1-877-382-4357, or go to [ftc.gov/complaint](https://www.ftc.gov/complaint).