New Jersey Lottery™

Anything can happen in Jersey.™

Congratulations, you've won the Lottery!

This guide will provide you with the information you need to start the claim process and help you manage your winnings.

WINNER'S CHECKLIST

FOR SECURING AND CLAIMING YOUR PRIZE

Here's a helpful list of recommended tasks in the immediate aftermath of confirming you've won.

- ✓ *Sign the back of your ticket.*
- ✓ *Know how much your winning ticket is worth.*
- ✓ *Take a picture of the front and back of the ticket.*
- ✓ *Store your ticket in a safe place.*
- ✓ *Know where to claim your prize.*
- ✓ *Under $600: visit any licensed Lottery retailer for a cash payout.*
- ✓ *$600 and above: the Division of Lottery will process your claim.*
- ✓ *If you're claiming through the Division of Lottery, visit our website for a claim form and watch a video on "How to fill out a claim".*
- ✓ *Claim your prize within the required time.*
- ✓ *Live Drawing Games = 1 year from draw date*
- ✓ *Scratch-Offs = 1 year after announced end of game*

How to Claim Your Prize

Congratulations on winning with the New Jersey Lottery! Whether you won $500, $1,000 or millions, we want you to play responsibly and be sensible with your winnings. If you won less than $600 and want to be paid immediately, please go to any of our retailers and they will process and pay out your winnings in cash. Retailers earn a commission when they cash winning tickets, and most are happy to do so if they have enough cash on hand. If you won between $600 and $100,000, we recommend you complete a claim form and mail the form and winning ticket to the Lottery. You are also welcome to drop off your completed Claim Form and Ticket at our headquarters. The claim form can be found at any Lottery retailer and our website, ***www.NJLottery.com.*** Follow the instructions for completing the form (or watch the how-to video on our website) and return your completed, signed form and your signed winning ticket to:

MAILING
New Jersey Lottery
Attn: Winner Support Services
PO Box 041
Trenton, NJ 08625-0041

OR

SECURE DROP BOX
New Jersey Lottery
1333 Brunswick Ave Cir
Lawrence Twp., NJ 08648

Be sure to sign the back of your ticket and keep a copy of everything you send us for your own files. Please allow 4-6 weeks for your claim to be created, your ticket validated, and the payment to be issued. If the information required on the claim form is missing, incorrect, or illegible, Winner Support Services will reach out to get the correct information. This will increase the time it will take to issue your payment. If you have questions about the claim form, please contact the Lottery's Customer Service Center at either 800-222-0996 or ***customerservice@lottery.nj.gov***.

How to Claim Your Prize *(continued)*

If you have won **$100,000 or more**, please call the Lottery at (800) 222-0996 to make an appointment to submit your claim in person. In 2025, nearly 900 New Jersey Lottery players won $10,000 or more, with more than 60 of those players winning at least $1,000,000. Appointments are held at the New Jersey Lottery Headquarters at:

New Jersey Lottery
1333 Brunswick Avenue Circle
Lawrence Twp., NJ 08648

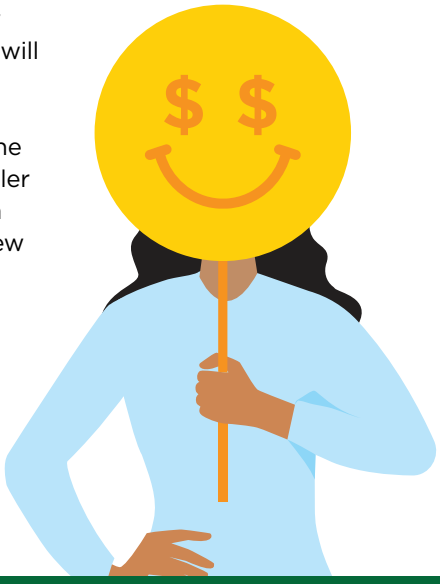
When you arrive for your appointment, you will be greeted by a member of the Lottery's staff to begin the process of validating your claim. Once your claim form is completed and your ticket has been validated, you will meet with someone from the Public Information Office. Please use this time at the Lottery to ask any questions you might have about any aspect of this exciting and life-changing process. You may also meet members of the Lottery's Security team and Finance Department, depending on the size of your win.

Anonymity

You now know how to claim your prize. Let's move on to the many questions you may have about your life after claiming your prize. A common question we receive here at the Lottery is, "How can I stay anonymous about my life-changing win? I don't want anyone to know." The answer is simple. Your identity will not be made available to the public unless you agree in writing to allow us to do so. Under New Jersey law, winners of New Jersey Lottery games will remain anonymous unless they waive this right. We do not release your name to the press, or share it with curious neighbors. However, we are required to share information about your claim with other government entities, such as the Internal Revenue Service and the New Jersey Division of Taxation.

When you file a claim, proper identification must be presented for processing your claim and for reporting to the Internal Revenue Service and NJ Division of Taxation.

While winners are anonymous unless they waive anonymity, the New Jersey Lottery will disclose to the public and the media that winning tickets were sold or claimed. We will also disclose the name of the game, the amount of the prize, the name of the retailer who sold the winning ticket, and the town where the winning ticket was sold. The New Jersey Lottery does disclose to the public the names of winners of Second Chance Drawings such as Million Dollar Replay.



Lottery Winner Tip:
If you want to stay anonymous after winning a large lottery prize, be sure to keep your circle small by informing only those you trust the most.

Professional Financial Guidance

Another common question we receive from winners is, “What should I do with my winnings?” You may have impressive experience managing your previous income, but if a New Jersey Lottery prize makes your net worth soar to new levels, a new approach to financial management might be appropriate. The average price of a single-family home in New Jersey in 2026 is over $600,000. If you have always dreamed of a Shore house, keep in mind that the average for-sale listing price of a home in Long Beach, New Jersey in 2026 is over $2 million. Even if you made a $1 million down payment on a $2.2 million house, your mortgage will still be more than $5,000 a month, and that’s before property taxes and insurance. So even though you may have won a lot of money, you can spend it pretty quickly.

For this reason and many others, the New Jersey Lottery strongly advises that if you have won a large lottery prize you should enlist a team of professionals to help protect and grow your money, and to effectively plan for the future. If you have won more than $100,000, you should strongly consider engaging a tax accountant and even a lawyer and a financial advisor. While this advice pertains mainly to people who have won jackpots, it is important to understand that most people can benefit by having professional financial advice.

When looking for advisors, be sure to talk to several people before hiring anyone. There are professional organizations that can provide you with the names of advisors, including accountants, attorneys, and investment counselors. The New Jersey Lottery does not endorse any advisors or advisory group, but lists of advisors can be obtained from the following reliable sources:

- *The New Jersey State Bar Association or your local County Bar Association,* ***njsba.com***
- *New Jersey Society of Certified Public Accountants,* ***njcpa.org/findacpa***
- *National Association of Personal Financial Advisors,* ***www.napfa.org***

Questions to consider when interviewing for your team of professionals.

- *How will you be paid? Commission, flat-fee, hourly, or combination?*
- *How much will you make in dollars if I choose you and implement your plan?*
- *What services will I get for my money?*
- *May I see a sample plan?*
- *Will anyone else be working with me or will I always deal with you?*
- *How will I terminate this relationship if I am not satisfied?*
- *What is your basic approach to financial planning?*
- *What is your educational background and what professional designations do you hold?*

Remember you are hiring help and not giving away control. You should always be involved in all key decisions.

Lottery Winner Tip:
When looking for advisors be sure to talk to several people before hiring anyone.

General Questions

Who do I contact if I have questions about the claim process?

For general questions about the claim process, please contact the New Jersey Lottery's Customer Service Center at 1-800-222-0996 or ***customerservice@lottery.nj.gov***.

When do I receive my money?

- *Prizes up to $599.99 can be redeemed immediately at any retailer.*
- *Prizes of $600 or more will normally take four to six weeks from when you mail in your claim or deliver it to our offices to validate the claim and issue the prize payment.*

What does a winner owe in taxes?

The Division of Lottery is required to report all gambling winnings of $2,000 or more to the IRS. The ultimate amount owed for Federal and State taxes depends on a variety of factors, including how much you won and your regular income. This will be determined by you or your tax professional when your tax filing is created.

Federal Income Tax Withholding Requirements

Federal law requires the New Jersey Lottery to withhold 24 percent of any prize in excess of $5,000. Backup withholding of 24 percent applies to any prize of $2,000 or more paid to a winner who does not furnish taxpayer identification (a Social Security or Tax Identification Number) or who is not a U.S. Citizen.

New Jersey Gross Income Tax Withholding Requirements

State law requires the New Jersey Lottery to withhold State tax at the rate of 5 percent from any prize in excess of $10,000 and up to $500,000 or 8 percent from any prize in excess of $500,000. The higher State withholding rate of 8 percent also applies to any prize in excess of $10,000 paid to a winner who does not furnish a Social Security or Tax Identification Number.

What do I need for tax filing?

After the end of the tax year, each winner will receive a Form W2-G for each prize claimed over $2,000 showing the amount in Lottery prize payments to be reported as income and the amounts of Federal and State taxes withheld (to be reported as credits on the winner's tax returns). W2-G's are issued in January.

Be sure to immediately notify the Lottery in writing, or by email to ***finance@lottery.nj.gov***, of any changes to your name, address, or telephone number to ensure timely delivery of your annual annuity payment and IRS W2-G Form.

Can group winners split a prize?

Absolutely. New Jersey Lottery jackpot winners have included office pools and families. For information on filing a group claim, please contact our Customer Service Center.

Can a lien be filed against my winnings?

Under New Jersey law, judgment liens, tax levies, unpaid child support, and other offsets may be filed against your prize winnings by creditors or government agencies for payment of your debts. The offsets will be deducted from the next payment and the remainder, if any, will be distributed to you. If a lien or set-off for debt collection is made, you will be contacted with all the details.

Annuities

Annuities are financial products that pay out a certain amount of money to a person over a regular period of time. In their simplest form, if you won $1 million, payable as a 20-year annuity, the Lottery would pay you $50,000 each year for 20 years. A lump-sum payment of the cash value of a prize provides a smaller immediate payout, while an annuity spreads payments over several years for a larger overall amount.

Annuity payments are made to winners annually on or about the anniversary date of the claim, with the exception of the first payment, which will be made as soon as possible after you file your claim.

Choosing between cash value and an annuity should factor in certain things like your age, your current financial conditions, and your future plans.

Term Annuity

A Term Annuity is an annual payment for a specific span of time.

The jackpots for Powerball, Mega Millions, and Pick-6 are all calculated as term annuities. The amount of the estimated advertised Jackpot for those games is based on the cost of funding a 30 year graduated term annuity. Some Scratch-Off games also offer jackpots that are term annuities. If you win any of those games, you can choose between getting the cash value of your prize immediately or receiving annuity payments for 30 years.

If you choose the cash option you will receive the post-tax amount of the total cash prize.

Life Annuity

Life annuities are just that, “for your life.” But there are some rules that the Lottery applies to life annuities. All “for life” prizes have a cash value that players can elect to receive instead of receiving an annuity for life. The cash value is also guaranteed to winners. If you die before receiving the full cash value of your prize, your heirs will receive the remaining cash value.

Promoting responsible play is a part of our everyday practice at the New Jersey Lottery. The messages '*Must be 18 or older to buy a lottery ticket. Please play responsibly*' and '*If you or someone you know has a gambling problem, call 1-800-GAMBLER®*,' are printed on the back of every Lottery ticket. Understanding that problem gambling is an addiction and is not as easily recognizable as other addictions, New Jersey Lottery has forged strong partnerships with multiple organizations to provide information, help, and support. These services can be accessed through the *1-800-GAMBLER* helpline advertised on all tickets and marketing material. The New Jersey Lottery proudly partners with treatment providers and other groups to prevent excessive and under-age play, as well as provide assistance to individuals with gambling-related problems and their families.

For more information on how the New Jersey Lottery promotes responsible play, please visit: ***www.NJLottery.com***

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