



(CNN) -- She was a mother of three living in a small apartment and working four jobs. And then, as if in a fairy tale, she won her state's lottery last year. But the story doesn't have the happy ending you might expect.

She didn't do anything overly extravagant after the \$1.3 million got slashed in taxes. She bought a house, got a new wardrobe at the Salvation Army, cut work down to just one job and invested the rest.

And then came the phone calls: promises, marriage proposals, accusations, threats. People who used to volunteer to help her do things wanted money for their trouble. Family members, she says, tried to run her life, and control her money.

"Sometimes I wish I could change my name and go somewhere and hide," said the woman, who asked not to be identified to prevent further attention.

It's fun to think about what you would do if you played lottery numbers that brought in millions of dollars. But, disillusioning as it may seem, big winnings can come with big costs, especially because of the greed of others, experts say.

Jim McCullar of Washington state, who claimed half of the Mega Millions \$380 million prize Thursday, said he was initially afraid to come forward because, "all we saw were predators and we were afraid to do anything until we got down here with police protection."

McCullar is "not going to know who to trust and whether he can even stay and live in the same hometown," said Steven Danish, professor of psychology and social and behavioral health at Virginia Commonwealth University.

Lottery winners sometimes experience high-profile misfortune. West Virginia businessman Andrew "Jack" Whittaker Jr. is a well-known example; he won \$112 million after taxes in 2002. Among his personal tragedies since then, his granddaughter and daughter have both died, and he has allegedly been robbed several times.

Another case is Abraham Shakespeare of Florida, who was slain after winning a \$31 million lottery prize. [A friend was charged with murder](#) in his death last year and [has pleaded not guilty](#). Shakespeare, Whittaker and other unlucky winners have been featured in documentaries such as E!'s "Curse of the Lottery."

Winning money in a lottery isn't always a ["Lost"-style curse](#), of course. Lee McDaniel, 67, of Stone Mountain, Georgia, won \$5 million in the Georgia Lottery last year. He says he has seen no downsides at all and doesn't have anyone in his life after his money. He remodeled his house, bought a large RV and a Jeep, and invested a good chunk of it at low risk.

Aside from those material upgrades, one of the greatest parts of winning, in his view, was being able to help his sister in California, who needed a leg amputation. She would have had to live in a nursing home, but McDaniel gave her enough money to build a ramp in her own home. He and his wife also gave money to other relatives, just because they wanted to.

"I don't feel that I have changed. I am just very secure financially," he said.