

WORK FROM HOME WARNING!

If it sounds too good to be true, it probably is! You need to educate yourself and know how to recognize some of the tricks criminals use to target job seekers. Technology has made working from home an opportunity for many but it has also made it easier for scammers to target their victims. Here are some of the warnings to watch out for.

- **ASKING YOU TO PAY MONEY.** When a job “opportunity” involves up-front fees or requires you to provide credit card information—RUN!! These payments are often disguised as application or enrollment fees, employment screening fees, purchase of materials or office supplies, shipping costs, training fees, and so on. Often once you pay these fees you never hear from the “employer” again and once you have given them money it is very difficult to recoup.
- **JOB OFFERS YOU DIDN’T SEEK.** If someone offers you a job but you never completed an application, did an interview or inquired about the position, it’s not a legit company! Once you give them your time they are likely to use other scam tactics to steal your identity and/or your money and could even try to involve you in a criminal enterprise.
- **SUSPICIOUS EMAILS.** Real employers don’t usually use generic free email service, such as Gmail, Hotmail, or Yahoo. Most use an email address related to their company’s website address. But beware that it is also easy for scammers to imitate an email address from a legitimate company.
- **YOU NEVER SPEAK TO AN ACTUAL PERSON.** While you may use email to begin a conversation or make initial contact with a potential employer eventually you should talk to a real person. Be very wary of any employer who only wants to communicate over email! Again, legitimate companies will conduct an interview before making a job offer.
- **THEY ARE LOCATED WHERE?** There is legitimate work from home opportunities all over the world BUT if the employer lists only a P.O. Box and does not provide a street address, be wary.
- **JOB DESCRIPTION LACKS DETAILS.** These job listing usually offer high pay for very simple work and the job description is filled with fluff and promises of how much money you will make rather than what duties you will actually perform. They urge you to act fast or miss out on this “great opportunity”. High pressure is always a sign that something is wrong.
- And once they have lured you in, they will use other tactics to scam you out of money or steal your identity.
- **FAKE CHECKS OR “OVERPAYMENT”.** This is a much more detailed scam and is often harder to spot, after all they aren’t asking you for money they give you a check. But beware of any employer who wants to send you a check to get started and tells you the rest is your payment. The fake check may look real and appears to clear at first, but soon it bounces – typically after the victim has spent a lot of money to benefit the scammer.
- **PERSONAL INFORMATION REQUESTS.** Everyone knows that to work and get paid you have to provide your employer with your Social Security number, birth date, and bank information. But this should never be part of the conversation until you

have established that this is a real employer that you have spoken to and they have made an official job offer. Most companies have now established protocols that allow you to enter this information on encrypted websites not sent over email.

COMMON WORK-AT-HOME SCAMS

- **INTERNET BUSINESSES.** “No experience necessary! Let our experts show you how! You just have to pay right now!” And it doesn’t stop there. Once they hook you many of the companies then tell you that to really be successful you have to pay for pricey services that never bring any return. Or some promises of small fees for internet businesses are just a way for scammers to get your credit card information to put additional charges on your card.
- **ENVELOPE STUFFING.** We have machines to do this now! Don’t fall for this scam! You pay a small fee and are then told there is no work.
- **ASSEMBLY WORK.** Scammers claim that if you buy equipment to assemble products for them they will pay you. But after purchasing their equipment and doing the work the company claims your work “it’s up to standard” and never pays you!
- **REBATE PROCESSING.** This is the classic example of being offered training material and certification for a fee that never leads to any real profits. Instead you will get some poorly written training material and struggle to get a refund!
- **MEDICAL BILLING.** Medical billing is a legitimate career, but it’s never done by an individual remotely. Scammers collect as much as \$1000 from targets for software and equipment that they send, but they don’t tell you that clinics outsource their billing to organizations and that the list of clients they give you is likely fake or out-of-date.
- **MYSTERY SHOPPING.** IF only this were real it would be so much fun! They tell you that you will be paid to report your experience at certain stores or restaurants but most are scams. Some offer fake certifications while others use the “fake check” scam to take your money.
- **MULTILEVEL MARKETING.** “My friend needs 10 people who love coffee and want to lose weight! Are you interested?” How many times a day do you see this on Facebook? Some multilevel marketing jobs are legitimate, so this one might be the toughest to differentiate real from fake. The best distinction between the two is that in real MLM businesses, the workers make commission on the sales of their product. So if they tell you that recruiting is the real way to make money rather than retail sales it is a pyramid scheme and they are illegal!

HOW TO RESEARCH A COMPANY

- **ASK THE BBB!** It only takes minutes to check a company’s record with the Better Business Bureau (BBB) at www.bbb.org and you can even search scam reports using BBB’s Scam Tracker at www.bbb.org/scamtracker/us.
- **YOUR STATE ATTORNEY GENERAL.** They can also tell you whether they’ve gotten complaints about a particular work-at-home program.
- **FEDERAL TRADE COMMISSION.** The FTC’s Business Opportunity Rule has safeguards in place to make sure you have the information you need to tell whether a work-at-home opportunity in which you are self-employed is a risky business.

Under the Rule, you have to be provided a one-page disclosure document. This can be used to fact check what you are being promised from the company promoting the business opportunity. The FTC also suggests you ask these questions:

- What tasks will I have to perform? Are any other steps involved?
- Will I be paid a salary, or will I be paid on commission?
- What is the basis for your claims about my likely earnings? Do you survey everyone who purchased the program? What documents can you show me to prove your claims are true before I give you any money? Note: If a seller makes a claim about how much money a person can earn, the seller also has to give you an **earnings claim statement** with more specifics.
- Who will pay me?
- When will I get my first paycheck?
- What is the total cost of this work-at-home program, including supplies, equipment, and membership fees? What will I get for my money?

REPORT A SCAM

If you think you have been the target of a work from home scam immediately request a refund from the company if any money has been exchanged. Let them know that if you can't resolve the issue you will be notifying authorities.

- The FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint) or 1-877-FTC-HELP (1-877-382-4357).
- The Attorney General's office in your state or the state where the company is located. Find yours at [naag.org](https://www.naag.org). The office can tell you if you're protected by a state law that regulates work-at-home programs.
- The Better Business Bureau at www.bbb.org.