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WORK-AT-HOME SCAMS Job One: Don't Take the Bait

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Everyone's seen them—seductive work-at-home opportunities hyped in flyers tacked to telephone poles, in newspaper classifieds, in your e-mail, and all over the web, promising you hundreds or thousands of dollars a week for typing, stuffing envelopes, processing medical billing, etc. And it's just a phone call or mouse click away...

Might be tempting during these uncertain economic times, but beware of *any* offers that promise easy money for minimum effort—many



are scams that fill the coffers of criminals.

Here are a few of the most common work-at-home scams.

- **Advance-fee:** Starting a home-based business is easy! Just invest a few hundred dollars in inventory, set-up, and training materials, they say. Of course, if and when the materials do come, they are totally worthless...and you're stuck with the bill.
- **Counterfeit check-facilitated "mystery shopper:"** You're sent a hefty check and asked to deposit it into your bank account, then withdraw funds to shop and check out the service of local stores and wire transfer companies. You keep a small amount of the money for your "work," but then, as instructed, mail or wire the rest to your "employer." Sound good? One problem: the initial check was phony, and by the time your bank notifies you, your money is long gone and you're on the hook for the counterfeit check.
- **Pyramid schemes:** You're hired as a "distributor" and shell out big bucks for promotional materials and product inventories with little value (like get-rich quick pamphlets). You're promised money for recruiting more distributors, so you talk friends and family into participating. The scheme grows exponentially but then falls apart—the only ones who

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make a profit are the criminals who started it.

- **Unknown involvement in criminal activity:** Criminals—often located overseas—sometimes use unwitting victims to advance their operations, steal and launder money, and maintain anonymity. For example, they may “hire” you as a U.S.-based agent to receive and re-ship checks, merchandise, and solicitations to other potential victims... without you realizing it’s all a ruse that leaves no trail back to the crooks.

Add identity theft to the mix. As if these schemes aren’t bad enough, many also lead to identity theft. During the application process, you’re often asked to provide personal information that can be used to steal from your bank account or establish new credit cards in your name.

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On the job. A host of law enforcement and regulatory agencies, including the FBI, investigate these schemes and track down those responsible. But the most effective weapon against these fraudsters is you not falling for the scams in the first place.

A few tips:

- Contact the Better Business Bureau to determine the legitimacy of the company.
- Be suspicious when money is required up front for instructions or products.
- Don’t provide personal information when first interacting with your prospective employer.
- Do your own research into legitimate work-at-home opportunities, using the “Work-at-Home Sourcebook” and other resources that may be available at your local library.
- Ask lots of questions of potential employers—legitimate companies will have answers for you!

And if you think you’ve been the victim of a work-at-home scam, file a complaint with the Federal Trade Commission’s Consumer Sentinel or our Internet Crime Complaint Center.

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