You see an ad saying you can earn big money at home. Or one that offers help starting an online business – with a proven system to make money online. Or maybe your resume is on a job search website and someone calls: they want your driver’s license and bank account numbers before they interview you.

What happens next? If you answer the ad to work from home, they’ll ask you for money for training or special access. But there’ll be no job. If you buy that “proven system,” you’ll get pressure to pay more for extra services. But you won’t get anything that really helps you start a business or make money. And if you give that caller your driver’s license and bank account numbers, they might steal your identity or your money.

**SPOTLIGHT:**
**WORK FROM HOME SCAMS**

**RED FLAGS OF A WORK FROM HOME SCAM**

- **The job requires no skills or experience.** While there are some jobs out there that have low experience requirements, you should not have to spend money to make money. You’ll end up paying for products or services that you’ll never receive.

- **Promises a lot of money... FAST!** Don’t fall victim to promises of a large earning potential in a short amount of time.

- **Sign-up fees or expensive “training” sessions.** You should not have to spend money to make money. You’ll end up paying for products or services that you’ll never receive.

- **Claims of “miracle” products or cures.** Be skeptical of any company or salesperson claiming that their product cures an ailment or has “miracle” ingredients.

- **Asks you to cash checks and send the money elsewhere or do other money transfers.** The person will ask you to cash a check and then transfer the money into another unknown account. Or, they often want payment through wire transfers, reloadable cards, or gift cards that are nearly impossible to reverse or track.

- **You are asked to send packages and you don’t know what’s inside.** An “employer” paying someone to just handle packages and nothing else? Red flag, especially if you don’t know what’s inside the packages. This may sound like a tempting offer to make easy money but it’s going to be a scam.

**DO’S AND DON’TS**

- **Research the company by looking for reviews online or doing a simple Google search.**

- **Ask detailed questions of the employer like: How will I be paid, by salary or commission? Who will pay me and when will checks start? What is the total cost of the program and what will I get for my money?**

- **Check that the job site you found the job listing on screens employers before they are able to post openings.**

- **Don’t assume a job is legitimate because you saw it in a trusted newspaper or on a well-known jobsite.**

- **Don’t believe “testimonials” that a work-from-home sites put out. They are full of fake stories from people claiming to have made tons of money because of the company.**

- **Don’t sign a contract or pay anything without doing research on the company making the offer.**
**SOME EXAMPLES OF WORK FROM HOME SCAMS**

**INTERNET BUSINESSES**
You’re told you can earn thousands of dollars a month starting your own internet business. You don’t need any experience because they have experts to coach you and you must to pay for the opportunity right away. Once you pay, the company says you won’t succeed unless you pay for more pricey services. Many people who pay for these “businesses” are left with a lot of debt and not much else.

**ENVELOPE STUFFING**
The ad claims if you pay a small fee, you’ll make lots of money stuffing envelopes. Instead of getting work, you get a letter telling you to get other people to buy the same envelope-stuffing opportunity or another product. You earn money only if those people respond the same way you did.

**RETURN CASH SCHEMES**
The scammer will send the work from home employee a very large check to get their office started (i.e. ~ $3,500 instead of $1,500). The scammer will ask the person to cash the check but send back a smaller check to cover the difference. Eventually, the first check from the scammer will bounce, but the scammer will have already cashed in the real counter check that was sent back by the employee.

**MYSTERY SHOPPING**
Ads for mystery shoppers say they want people who are willing to spend money at specific stores or restaurants, and then report on their experience in exchange for money. While there are some legitimate mystery shopping jobs, many are scams. Scammers will say you need to pay for worthless certifications, directories or job guarantees. Others are running fake check scams — they ask you to deposit checks and wire some of the money back, before you and the bank find out the check is fake, and you’re responsible for paying it back. You should never have to pay to get into the mystery shopping business.

**SENDING PACKAGES**
Anytime someone asks you to send or receive packages and you don’t get to know what’s inside, this is a huge red flag. The details around the packages are usually unclear; you won’t know where they are going, who they are from, etc. This scam may get you to pay money upfront to “get started.” Even worse, the contents of the package may be illegal and then you can be tied to the illegal activity if compromised.

**If it sounds too good to be true...**

**RED FLAGS OF ANY SCAM:**

- Asks you to verify personal identifying information.
- Sends you a check, asking you to cash it and wire or send money somewhere.
- Scares you with threats of arrest or garnishment.
- Asks you to wire transfer money or purchase a prepaid/reloadable debit card or gift cards and give them the number off the card.
- Poses as a local, state, or federal law enforcement officer. They may also pose as other government officials.
- Makes you think their “offer” is time sensitive. “Act NOW, or you won’t get this great deal!”

For more information on filing a complaint or reporting a scam, visit [www.consumer.sc.gov](http://www.consumer.sc.gov) and “How Do I..."