

Safeguarding Your Money

Tips On Avoiding Work-At-Home Scams

(NAPSA)—When money is tight, work-at-home opportunities can sound like just the thing to make ends meet. Unfortunately, many of these job offers are scams and the con artists peddling them may try to get you to pay for starter kits or certifications that are useless. Others just don't deliver on their promises.

Promises of a big income by working from home, especially when the "opportunity" involves an up-front fee or divulging your credit card information, should make you suspicious. It doesn't matter if the ad is placed in a trusted newspaper or website—or if the people you talk to on the phone sound legitimate. The situation demands both research and skepticism.

Get it in Writing

The Federal Trade Commission (FTC), the nation's consumer protection agency, says legitimate work-at-home program sponsors should tell you—in writing—what's involved in the program they're selling. Here are some questions to ask:

- What tasks will I have to perform? Ask the program sponsor to list every step of the job.

- Will I be paid a salary or will I be paid on commission?

- What is the basis for your claims about my likely earnings? What evidence can you show me to prove your claims are true before I give you any money?

- 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?



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Scams to Avoid

Here are some examples of work-at-home schemes to avoid:

- **Envelope Stuffing.** For a "small" fee, the ad says, you'll learn how to earn lots of money stuffing envelopes at home. But once you pay, you find out the promoter never had any work to offer.

- **Online Searches.** The ad on the website says you can earn as much as \$7,000 a month running Internet searches on prominent search engines and filling out forms. Unfortunately, scammers are just trying to trick you into handing over your credit or debit card information.

- **Medical Billing.** The ads may lure you with promises of full- or part-time work processing medical claims. However, when you call, you are told that a significant investment is required.

To file a complaint or get free information on consumer issues, visit www.ftc.gov or call toll-free (877) FTC-HELP (1-877-382-4357). Watch a video, "How to File a Complaint," at www.ftc.gov/ video to learn more.