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## WORK-AT-HOME SCAMS - DON'T BECOME A VICTIM

The ads are so tempting, and just think -- what if you could make hundreds of dollars a day working from home? Unfortunately, people are losing money every day to work at home scams. Don't become a victim. Here are some ways to make sure you don't become scammed!

You know you're just about to get scammed by a work-at-home ad when...

- The very first line states you can make hundreds of dollars a week working from home.
- There is no experience needed.
- You can work just a few hours a week and still make a bundle of money.
- There is lots of CAPITALIZATION AND !!!!! used in the ad.
- You read an extremely vague ad. You haven't a clue what the business is about; but boy, could you be making the bucks.
- You're asked to call a 900# for more information.
- For a fee, a company will send you a list of businesses that are looking for home workers.
- You are forced to make a decision immediately and are made to feel stupid if you say no to their offer.

### How to Check A Company Out

Whether you have those funny feelings about the claims of a company or not, do some background research on them.

- Hire a lawyer. This may seem like a waste of money, but in the long run it could really save you some financial heartache.
- Call the Better Business Bureau (in the state the company resides in) to see if there have been any complaints against the company.
- Ask the company if you can talk to any of their happy customers. Please be aware that companies can and will give you false customers to talk to. If these people sound way too happy, I would be a little leery.

### Questions You Should Ask If You Are Thinking About Buying A Business Opportunity

Find out from your sponsor, in writing, what is involved with this business; such as: Are you able to return merchandise if it doesn't sell? Is there a money back guarantee? How long have they been in business for? (if it's under a year, I would again be very leery). What is your total cost of this business opportunity, including fees, supplies, and equipment? Will you be paid on salary or commission and how often and who will pay you? Ask the program sponsor to write down every step of the business.

### What To Do If You Become The Victim Of A Scam

First you need to write the company that you feel has ripped you off telling them you would like your money back. If they don't agree with you, then you need to let them know you plan to notify officials. The following people should be notified:

- If you read about this work-at-home scheme in a magazine, let the editor know you've been ripped off by these people and you're not happy about it.
- The Attorney General's Office in your state or in the state where the company is located.
- National Fraud Information Center. Call them if you feel you are a victim of a "get-rich-quick" or an "easy money" scheme. Check out their web site for daily alerts or new scams. 1-800-876-7060
- Your local Consumer Protection Offices.
- Your local Better Business Bureau (BBB) and the BBB in the state of the scammer.
- Postmaster. Notify if you received the information through the mail.
- The Federal Trade Commission. While the FTC cannot resolve individual disputes, the agency can take action if there is evidence of a pattern of deceptive or unfair practices. To register a complaint, write to: Correspondence Branch, Federal Trade Commission, Washington, DC 20580.

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