

BEWARE

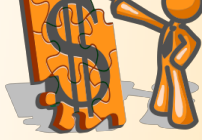
Work-At-Home Scams!!!

Working at home provides flexibility while allowing people to work from the comfort of their homes. But with plenty of scams out there, it's important to protect yourself when you are looking for that perfect work-at-home gig.



By The Numbers:

HALF of all U.S. businesses are home-based

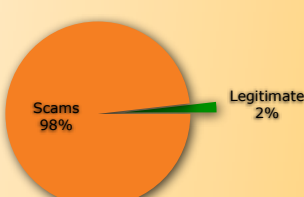


\$400 Billion

made by Work-At-Home businesses every year

98% Scams!

For every 55 Work-At-Home job leads that you find on the Internet, 54 of them are going to be outright scams or downright suspicious.

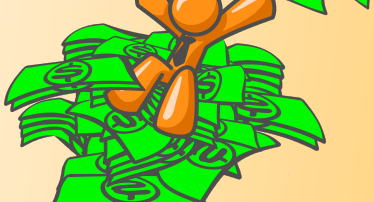
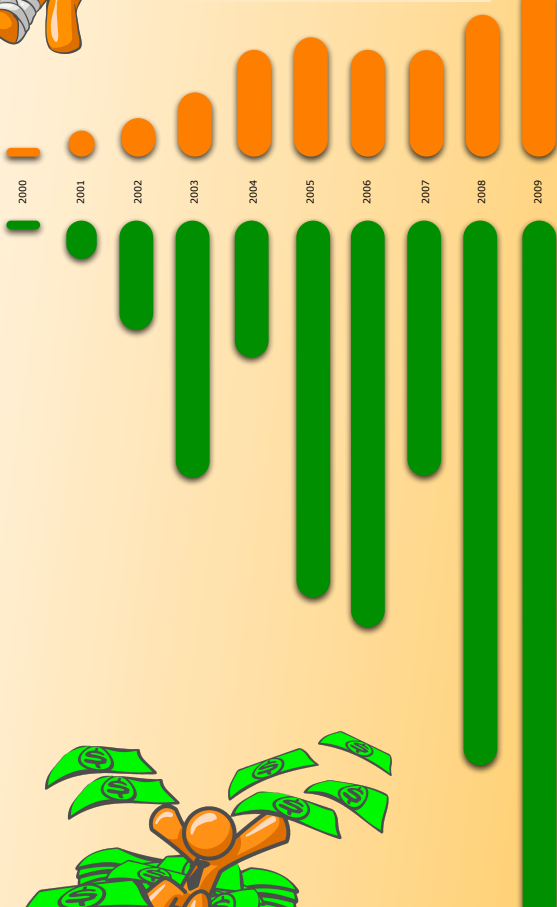


Online Fraud On The Rise



The Internet Crime Complaint Center (IC³) received 336,655 online fraud complaints in 2009, which is a 22.3% increase from 2008.

336,655 Complaints



\$559.7 Million

lost to online scams in 2009

116% Increase

more than 2X from 2008 to 2009

\$559,700,000 Lost

Top Scam: FBI

Scams in which it appears that the FBI is trying to get something from the victim (e.g., money, identity information, etc.).



Top 6 Jobs to AVOID!



Mystery shopping:

Market research companies and retailers use mystery shoppers to gauge the quality of retail experiences. Scams occur when you are asked to wire money and share your financial information, which can result in identity theft.



Processing rebates:

After paying a fee to learn how to process rebates, you only have a poorly written training guide and no rebates show up to be expedited.



Envelope stuffing:

Companies claim that you can earn money stuffing envelopes for a nominal fee. Once you pay up, you find that the only way to make money is to refer others to these companies, and you still don't earn a dime.



Online searching:

These ads promise that you can earn thousands a month by performing Internet searches and filling out forms. These scammers want you to pay a fee for more information, and they get your credit card information during the process.



Assembling products or crafting:

These ads promise that you can assemble products and crafts. Once you've paid the money for the equipment and products, you are then told that the work isn't up to standard and you cannot make money selling the goods, so you are left with the merchandise and the assembly tools.



Completing medical bills:

This scam works by getting you to hand over money to launch your own medical billing company, promising you will get software to process the claims, a list of potential clients and technical support. But these companies rarely provide an experienced staff or quality leads in the medical community.

6 Tips to Protect Yourself

- ✓ **Never Pay** for work. Avoid offers that charge a fee up front.
- ✓ **Research Opportunities.** Ask to speak with employees to see what they think of working for the company. Search for company names on the Web to learn about their legitimacy.
- ✓ **Be Leery** of too-good-to-be-true jobs that boast high wages and require little experience.
- ✓ **Be Reasonable.** Don't expect to make an exorbitant amount of money working from home.
- ✓ **Always Consult** the Better Business Bureau or Federal Trade Commission if you have any concerns.
- ✓ **File a Report** if you feel you have been taken advantage of—this helps others from going through the same thing.