

Don't be Fooled by Work-at-Home Scams

A negative outcome of the downturn in the economy is an increased number of individuals falling victim to such age old scams as work at home schemes. The number of complaints to the Better Business Bureau and law enforcement agencies such as the FBI is on the increase with this particular scam.

Trusting job seekers are targeted by criminals who trick them into illegal activity. Victims are often hired to “process payments,” “transfer funds,” or “reship products.” As a “job” requirement, employees are asked to cash fraudulent checks, transfer illegally obtained funds for the criminals, or receive stolen merchandise and ship it to the criminals.

Other scams entice victims to sign up to be a “mystery shopper,” receiving fraudulent checks with instructions to cash the checks and wire the funds to “test” a company’s services. Victims are told they will be compensated with a portion of the merchandise or funds.

The FBI says job scams also provide criminals the opportunity to commit identity theft when victims provide their personal information, sometimes even bank account information, to their potential “employer.” The criminal/employer can then use the victim’s information to open credit cards, post on-line auctions, register websites, etc., in the victim’s name to commit additional crimes.

Candice Twyman of the Better Business Bureau Education Foundation says, “You should always be skeptical of any job offer or offer of easy money that sounds too

good to be true, especially those that require you to cash checks and wire money out of the country.”

If you are job searching online, remember that scam artists can create very official looking websites and steal logos from watch dog groups like the BBB to look creditable. And most importantly, do not respond to any unknown emails you receive.

Do your homework before becoming a victim. Check out businesses at www.bbb.org. You can also get information on e-scams and warnings from the FBI at www.fbi.gov or www.lookstoogoodtobetrue.com.