

PROTECT YOURSELF AGAINST JOB SEARCH FRAUD

People who are out of work or who need extra income are understandably eager to find opportunities that promise security, freedom, and a quick end to their job search.

Dishonest people can take advantage of job seekers' anxiety about their futures. If job seekers are unfamiliar with how to chart a course toward stable employment, or if they lack confidence in themselves, they may fall prey to someone who offers an apparently easy solution.

In return for cash, scammers will offer study materials, certification, or guarantees of placement. But the certifications and guarantees are bogus, and the study materials are generally available elsewhere for free.

Remember, you want to GET PAID, not pay someone else. If a potential "employer" asks for money, it's probably a scam.

Another type of fraud targets people who are unemployed or underemployed but who have savings, or have received an inheritance or cash payment, or have assets or family relationships that enable them to borrow money. This is business opportunity fraud.

In many cases, these schemes promise easy money with little or no training or experience. They often claim to possess "secrets" about vague strategies like "making money online." They appeal to people's desire to be their own boss. Instead of describing specific types of work, they appeal to dreams of wealth and independence.

Typically, these scammers will pressure you to make a commitment quickly, and to send money, or to provide them with your credit card or banking information.

Some other business opportunity schemes aren't even illegal. For example, millions of Americans have lost money in multi-level marketing (also known as network marketing, referral marketing, or direct selling). The companies that promote multi-level marketing sell participants products or services that their "independent distributors" are supposed to re-sell to others. Participants are also encouraged to recruit more people, with the promise that these new recruits will form a "downline" who will share profits with the "upline" people who recruited them.

Some multi-level marketing companies are very large, and you might hear testimonials from friends, family, or neighbors. But please remember this: Research indicates that more than 99% of the people who join multi-level marketing schemes lose money, and most abandon it within a few months.

The Federal Trade Commission offers more information about multi-level marketing ([ftc.gov/tips-advice/business-center/guidance/multilevel-marketing](https://www.ftc.gov/tips-advice/business-center/guidance/multilevel-marketing)).

Another type of job search scam involves identity theft. Although most jobs require you to provide personal information for a background check, don't do so without first being sure that the job is legitimate.

Finally, there is a type of job search fraud where the scammers don't want your money or your identity. They want you.

Fraudulent job ads are one of the ways that people are lured into human trafficking. These may include ads that appear to be seeking models or actors, but are really trying to draw people into prostitution or pornography. Other ads may promise great jobs at exotic locations, but are really trying to lure people into situations that may be very difficult to escape.

Remember:

1. Always think at least twice about "job" offers that seem unusually glamorous or too good to be true, or that may put you in a position where you cannot easily change your mind and walk away.
2. Don't respond to a posting that doesn't clearly describe the job. Many of these postings promise immediate employment ("Apply Today, Start ASAP!"), high pay ("Top Tier Salary, No Experience Necessary!"), or unusual flexibility ("Work at Home! Set Your Own Hours!").
3. Don't respond to job postings that just sound sketchy — for example, jobs that involve cashing checks, reshipping packages, or being a "secret shopper."
4. If you need a steady paycheck, it's probably not a good time to try starting your own business. Starting a business is always hard, and it is usually very risky and expensive.
5. Don't give money or your personal information to anyone who promises that they can quickly place you in a job. Finding a job takes time, hard work, and real training. There are no shortcuts.

Level 10.9