

Online Scams: Work at Home and Summer Jobs

*Proverbs 2:11-12a (NIV) Discretion will protect you, and understanding will guard you.
Wisdom will save you from the ways of wicked men.*



Proverbs often contrasts wisdom and foolishness. Online scammers hope we'll act foolishly. Most con-men used to prey on people by going door-to-door or over the phone. Now they've found it far easier to dangle their bait through the internet to thousands or even millions of potential victims. And they're making a lot of money!

In my last article, I talked about one type of online scam: phishing. This article provides information about job scams you're likely to en-

counter online: work at home and summer jobs. Knowing how to identify a scam will help protect you.

Work-at-Home Scams

Many of us need to supplement our income. What better way to do that than working from your home, right? No commuting, no job interviewing, no dressing up... what could possibly be wrong with that? Unfortunately, most advertisements for work-at-home jobs are scams intended to bilk you out of your money.

There are many types of work at home scams discussed in the Useful Links section. Here are a few work-at-home scams to watch out for:

Medical Billing

You've seen ads everywhere for home-based jobs doing medical billing for understaffed doctors' offices. The ads promise that you can make easy money with no experience by providing billing services, accounts receivable, insurance claim filing, etc.

- What you don't see in the ads is that you will need to purchase a start-up kit for \$2000 to \$8000 dollars that includes brochures, applications, sample diskettes, testimonial letters, etc. You will need to sell your services to doctors and dentists. According to the FTC, very few consumers break even on their investments in these kits; much less make a substantial income. Many doctors may outsource medical billing, etc., but they

typically outsource to large established service firms.

Transaction Intermediaries

Have you seen ads that promise you commissions of 5-15% just for depositing checks into your account and forwarding the remaining 95-85% to someone overseas? They're asking you to take part in a scam. The scams include a couple of variations.

- In one variation you are sent a check to deposit into your account. For example, you receive and deposit a check for \$5000. Because the check is a very high quality forgery, the bank usually can't tell the difference immediately. Everything seems fine, so you keep your 5% (\$250) and forward the remainder (\$4750). Eventually, the bank discovers the check is a forgery. You are then liable for the entire amount of the check. You still have \$250. Now you have to replace the \$4750!
- A second variation is targeted at eBay sellers and others who sell products online. Here's how this one works. You sell your motorcycle for \$10,000 on eBay. The buyer

(typically from overseas) sends you a cashier's check for more than the amount (\$12,000) and asks you to refund the difference. You deposit the cashier's check and the bank releases the funds in the time required by the FDIC. You refund the difference (\$2000) to the buyer. A few weeks later the bank discovers the check was a forgery and you are then liable for the amount you forwarded.

Envelope stuffing

The ad offers a start-up kit and promises you a good income preparing mailings at home in exchange for a small fee. However, the mailings you're preparing are simply more ads promising people a good income preparing mailings. They send you money for their start-up kits. You make your money from the money these people send you. They make money by sending out letters promising people a good income preparing mailings. Sounds a lot like a pyramid scheme, doesn't it? It is.

Summer Jobs

Scammers often target high school and college students looking for summer jobs. These scams may include jobs as mystery shoppers (teens receive a forged check and are told to send the money on to someone else), selling magazines for fake charities, traveling sales crews (teens work as independent contractors and aren't protected by labor laws), and work at home scams.

Telling the Sheep from the Goats

It is difficult to determine which work at home opportunities are legitimate and which are scams. Following the suggestions below should help protect you:

- Research the company offering the job
- Be wary of requests for personal identity information
- Don't share bank account information
- Don't pay advance fees



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- If it sounds too good to be true...

Useful Links

Legitimate opportunities¹

- *Work at Home Sourcebook*
(<http://www.workathomesourcebook.com/>)
- *WAHM.com — The Online Magazine for Work-at-Home Moms*
(<http://www.wahm.com/>)

Information about Scams

- “Top 10 Work At Home and Home Based Business Scams”
(<http://www.scambusters.org/work-at-home.html>)
- “Tips for Avoiding Work-at-home Scams”
(<http://www.fraud.org/tips/internet/workathome.htm>)
- BBB Alert “Work at Home Schemes”
(<http://www.bbb.org/alerts/article.asp?ID=436%20>)
- “Texas Teens: Beware of Summer Job Scams”
(<http://www.oag.state.tx.us/newspubs/weeklyag20070507jobscam.pdf>)
- “Online Job Seeker Says She was Duped into Scam”
(<http://www.msnbc.msn.com/id/5424542/>)

(Footnotes)

¹ These appear to be legitimate. Christian Computing Magazine and this author do not endorse nor can vouch for the legitimacy of these sites.

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