

## AVOID WORK-AT-HOME SCAMS

by Theresa Harper, author of [Go Green! Work From Home](#)®

### You know you're about to get caught up in a Home Based Business Scam when...

- The very first line in a Home Based Business Scam web site states you can make hundreds of dollars a week working from home. Is this realistically possible? No.
- 'No experience needed.' This is a common lie many scam sites use. Most legitimate home-based employment opportunities require more advanced skills and education than traditional 9 to 5 jobs and ALL require prior experience.
- 'Work just a few hours a week and make thousands a month.' Come on, if this was actually truthful, we'd all be working this job!
- You read an extremely vague ad. You haven't a clue what the business is about, but boy, could you be making the big bucks! But read through the fine print and you will realize this is one among thousands of sites promoting 'easy money' working at home.
- You're asked to call 900# for more information. Never, never, never call a 900 number for employment! You will be charged a fee per minute, oftentimes ending up in hundreds of dollars of charges on your phone bill...all for *nothing*.
- For a fee, a company will send you a list of businesses that are looking for home workers. What do you get for this fee? A cut-and-paste list with pages and pages of (you guessed it!) work-at-home SCAMS.
- A friend, relative, or acquaintance tells you to come to a meeting at their house. They've got a 'once-in-a-lifetime opportunity' they want to share with you but they can't tell you what it's about until you get there. Don't waste your gas – it's an MLM, or Multi-Level Marketing. Whether it's a multi level, matrix, uni-level, binary, or break-away (which is mostly multi level), the only people who *really* make a profit are those at the top of the MLM structure.

### 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.
- Are you able to return merchandise if it doesn't sell?
- Is there a money back guarantee?
- How long have they been in business?
- What is your total cost of this business opportunity, including fees, supplies, equipment?
- Will you be paid on salary or commission? How often and who will pay you?
- Ask the program sponsor to write down every step of the business. It's up to you to be informed.

### What to do if you get caught in a Home Based Business Scam

First you need to write to the company involved and request that your money be refunded in full. Keep copies of all correspondence. If they don't agree with you then let them know you plan to notify officials. The following people should be notified:

- 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 Home Based Business Scam. Check out their web site for daily alerts on new Home Based Business Scams. 1-800-876-7060
- Your local Consumer Protection Offices.

- Your local [Better Business Bureau](#) (BBB) and the BBB in the state where the company is located.
- The [U.S. Postmaster](#), if you received the Home Based Business Scam information through the mail.
- The [Federal Trade Commission](#). While the FTC cannot resolve individual Home Based Business Scams, the agency can take action if there is evidence of a pattern of deceptive or unfair practices. To register a complaint about any Home Based Business Scam, write to:

Correspondence Branch  
Federal Trade Commission  
Washington, D.C. 20580

#### **How to Investigate A Home Based Business Opportunity**

- 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 satisfied customers. Please be aware that companies can and will give you false customers to talk to. Be discerning, ask pointed, detailed questions about the product or service being offered. If the 'happy customer' is unable to answer specific questions, or seems just a bit too 'happy', you'll know it's a fake customer testimonial and you'll know not to deal with that company.

Visit [wahm.com](http://wahm.com) to ask for advice about companies and the experiences other home-based professionals have had with them. Wahm.com also has a great resource on their site called [Wahm Undercover](#) which lists the latest scams and how to avoid them.