

**W**hen you ride your bike around your neighborhood, you might see signs stapled to telephone poles, advertising some deal or another. The same messages are in the newspaper and online, too. The ads say you can earn money at home just by stuffing envelopes, putting together crafts, or doing some other task.

### The Pitch

Ads with job offers usually claim that the work is easy and the money you'll earn is guaranteed:

- *Be your own boss!! Earn thousands of \$\$\$ from home! No risk...call now!*

What these ads don't tell you is how much money you have to pay first – before you can start the work. When people call the phone numbers in these ads, they get more promises of big money, but they also find out they have to pay some fees, and maybe buy equipment, software, or other supplies. Chances are you'd spend more money than you'd earn if you answered an ad for a work-at-home scheme.

If you ever think about getting in touch with a company about working at home, check out the company first. Contact your local consumer protection agency and state Attorney General. And before you sign anything or pay any money to the company, get written answers to some basic questions:

- What tasks will you have to perform?
- How will you be paid (and is it a salary or a commission)?
- Who will pay you?
- When will you get your first paycheck?
- How much do you have to pay the company?
- What will you get for your money?

### Nothing for Something

The ads offered a lot of money for stuffing envelopes – in fact, the newspaper and online ads promised \$2,000 for mailing just 400 brochures, with free postage and supplies! Once people called the toll-free number that was listed, they were promised \$2,000 to \$4,000 for stuffing envelopes. All they had to do when they called was leave their name and address to get more information. Then they would get a letter promising \$5 for every envelope they stuffed after they paid a \$35 registration fee. At least, that's what the ads claimed.

Except here's what happened: once people paid the fee, all they got were either instructions for placing ads in newspapers offering the same envelope-stuffing opportunity to others – or nothing at all. When customers complained and asked for their money back, the company didn't respond.

The FTC and the company owner agreed that he would not be involved in any kind of work-at-home business ever again. They agreed that he would never try to fool consumers about any kind of business. He also had to refund money that people had paid him.



### Where to Complain

If you know about a work-at-home scam, you can make a difference by letting the authorities know about it.

- Contact your state Attorney General. Find the phone number at [www.naag.org](http://www.naag.org)
- Notify the Better Business Bureau, which can help prevent other people from falling for the same scam. [www.bbb.org](http://www.bbb.org)
- File a complaint with the Federal Trade Commission, the nation's consumer protection agency: [www.ftc.gov/complaint](http://www.ftc.gov/complaint)

### Things to Talk About and Do

- Find examples of work-at-home ads in your neighborhood, in the newspaper, or online. Discuss the promises in the ad.
- Based on what you've learned about scams of all kinds, write a short essay describing a work-at-home scam and explain why someone should not follow it up. Include the signs of a scam.

### Want to Find Out More?

Federal Trade Commission  
[www.ftc.gov](http://www.ftc.gov)



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**NO SCAM!**