

# Avoid Work at Home Job Scams

*By John Rossheim, Monster Senior Contributing Writer*

Who wouldn't want to work from home on a part-time basis and earn thousands of dollars a month? It's an offer millions of people can't or don't refuse. Unfortunately, some of these folks eventually regret having done business with a so-called **“Work at Home Employer”**.

"It's hard to distinguish legitimate work at home programs from people who are just out to get your money," says Sheila Atkins, associate director of public affairs for the Council of Better Business Bureaus in Arlington, Virginia.

With that caveat in mind, use the following tips to steer around the hazards of finding work at home employment.

## **Likely to Be Legitimate**

Some occupations and industries are much more likely than others to offer real opportunities for at home work.

"A lot of legitimate companies are using home workers to take orders over the phone," says Cheryl Demas, author of **“It's a Jungle Out There and a Zoo in Here: Run Your Home Business Without Letting It Overrun You”**.

"Some employers also employ customer service reps who work at home."

## **Scam Ridden Occupations**

Other lines of at home employment deserve a higher level of skepticism. It pays to examine the economics of the work you're being asked to do.

Envelope stuffing is a classic example of a business that may not be for real. If you were the employer, why would you pay someone \$1 or more to stuff an envelope when you could job out the task to a mailing house for pennies apiece?

At home assembly work is also highly suspicious. If these companies were legit, why wouldn't they be using offshore labor at a fraction of the cost?

And then there's medical billing or claims processing. "Very few medical professionals will let just anyone handle private medical info," says Atkins, especially with new healthcare privacy rules in effect. "Most doctors will not outsource billing services to individuals," but rather to large, established companies whose workers are trained and employed on site.

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The so-called refund recovery business was big in 2003, says Atkins. The scammers offer to sell you software to track late and lost UPS and FedEx packages and assist the shippers' customers in obtaining refunds. The shippers say these refund recovery schemes are bogus.

In general, beware of work at home employers who ask for your money up front. "Legitimate employers pay you, not the other way around," says Demas.

### **Time to Sleuth**

If you think you might have identified a legitimate work-at-home job, it's time to do some detective work. Here are three trusted stops for your gumshoe route:

- The Better Business Bureau (BBB) maintains a national database of companies and complaints received about them. If BBB rates your prospective employer "unsatisfactory" or says the company has declined to answer requests for information, find another opportunity. Locate your local BBB at [www.bbb.org](http://www.bbb.org).
- The Federal Trade Commission (FTC) goes after individual work-at-home scammers. Search the site for press releases or other information on any employer you're considering.
- Fraud.org should be able to inform you of civil and criminal complaints with respect to your prospective employer.

### **Questions to Ask**

Legitimate work at home employers should be willing and able to answer a variety of questions about their programs. Here are some questions the FTC suggests you ask:

- What tasks will I have to perform? (Ask the program sponsor to list every step of the job.)
- Will I be paid a salary, or will my pay be based on commission?
- Who will pay me?
- When will I get my first paycheck?

Finally, if the work at home employer passes all these tests but you still feel a bit queasy about the offer, trust your gut and run the other way.

**(End)**