



## WORK-AT-HOME OFFERS

Most work-at-home schemes are designed to look like real ways to make extra cash. They often advertise on signs seen along the road, in local newspaper classified sections, or through unsolicited e-mails. Below are examples of advertisements that promise consumers they will net hundreds of dollars a week or a month.

***Earn \$240 to \$480 every week!  
in the comfort of your own home. No experience  
or skills required. Guaranteed! For complete details,  
send \$29.95 and a stamped, self-addressed envelope...***

***Home Typist Needed!  
Earn \$3500 - \$5000 weekly  
Processing Company refunds online!  
Guaranteed Paycheck!  
No Experience Needed...***

These ads typically promise a "large income" for working on projects "in great demand." Some promotions stress that "no experience is necessary;" while others tell you "no investment is required." The one thing common to all of these work-at-home schemes is that you are required to purchase something before you are able to start work. In addition, these work-at-home opportunities usually are set up with fake names at mail drops or post office boxes. So, after not receiving what you were promised when you write or call to get your money back, the company is long gone and has moved on with your money.

## Types of Work-At-Home Schemes

### • ***Envelope Stuffing***

Promoters advertise that for a "small" fee you can earn a lot of money from home. However, all you get for your money is an outdated list of companies that are supposedly interested in having you stuff or address envelopes or worst yet; you learn the promoter never had any employment to offer, and that you must find clients on your own. What you received instead is a letter telling you to place the same type of "envelope stuffing" ad in newspapers or magazines as a way to earn your money and violate the law.

### • ***Assembly or Craft Work***

These require you to invest hundreds of dollars in supplies and equipment, and you will be required to spend many hours assembling goods. The company agrees ahead of time to buy back your finished product at a great price. The catch, regardless of the quality of your work, the company often judges your goods inferior and refuses to pay, leaving you with equipment and supplies, and no income.

### **How To You Protect Yourself?**

- √ Watch out for ads that are vague and with no company name or address and usually lists only 800 or 888 numbers.
  
- √ Check if complaints have been filed against the company by calling the Ohio Attorney General's Office, Better Business Bureau, Federal Trade Commission or our office.
  
- √ Get information in writing from the company asking what the job is, how you get paid, who will pay you, how much do you have to pay, and what is the standard the work must meet to get paid.