



Point of View

How to Tell if a Job's Too Good to Be True

Cyberspace is full of sneaky scammers who prey on job hunters seeking a better opportunity. Even smart people get sucked in. With the Internet's incredible reach, every bogus "job" can reach hundreds of thousands of people.

Learn to read the telltale signs that an opportunity is simply too good to be true - and could end up costing you.

Ah, what bliss! Earn \$1,500 a week without leaving home. No boss, no office, no commute. Heaven? Not even close. It's just another employment scam that hooks countless numbers of people every year. Don't be one of them. Here are six tips to keep you from losing your dollars and your dignity:

1. Hold tight to your cash.

No legitimate employer asks you for money. This is a foolproof tip off that something's not right. There are a number of scams that work this way. You send money for a "starter kit" that includes software or a craft assembly project. Or you deposit your money in an offshore account and wait for your investment to make you wealthy. Or you purchase a list of high-paying jobs you can do from home. None of these are actual employment opportunities. The lists, for example, are invariably compiled from publicly available information or complete fabrications. Whatever the scam is, don't fall for it.

2. Don't reveal personal information.

Keep your bank and credit card accounts confidential and never reveal your social security number. Also, don't send a scan of your driver's license or passport. You could end up broke, the victim of identity theft or worse. No legitimate company - particularly before you're hired - "needs" your financial information to run a credit check, deposit a paycheck or verify your identity.

3. Don't becoming an unwitting accomplice to a crime.

Run away from any ad that involves forwarding, transferring or wiring money from your personal bank accounts, PayPal account or from Western Union to another account. You'll be promised a big payoff down the line. But the money you'll be transferring is invariably stolen so you'll be getting ripped off *and* committing a crime.

4. Make money while you sleep!

Beware of ads that make outrageous claims, don't specify job duties and don't require that you send a resume. Legitimate employers are seeking candidates with specific skills, knowledge and education. Watch for ads, even for entry-level jobs, that use the phrase "no experience necessary," especially when there is a promise of big money. Also, skip over job ads that are full of misspellings, grammatical and typographical errors.

5. Put on your detective hat.

Check with the Better Business Bureau or your state Attorney General's or Consumer Affairs office to see if the company has a history of complaints and whether it is licensed and registered to do business in your state. Most fraudulent companies are not. The Federal Trade Commission also maintains information on employment scams.

6. Verify everything.

Scammers have become very sophisticated. They create bogus Web sites with fake URLs that are often very similar to sites maintained by legitimate companies. If you've done the due diligence outlined above and you think it's OK to continue, insist on a face-to-face meeting at the company's office (not Starbucks). Even then, be wary. Ask hard questions and insist on references. And if you have any doubts, walk away and don't look back.

The bottom line about employment scams is that they can cost you a lot more than your pride. Identity theft, criminal charges and financial losses could be just the beginning of your problems. Learn the telltale signs, do your homework and don't get taken. Scammers are sneaky. You need to be smart.