

SCAMS

TARGET YOU

PROTECT YOURSELF

BEWARE OF SCAMS

Be aware that fraudulent job postings exist and be cautious of any employer or job posting that:

- Asks for your financial information such as credit card or bank account numbers
- Does not have an e-mail that matches the company domain (i.e. they use live, gmail, yahoo, or similar e-mail addresses)
- Requires an initial financial investment
- Promises you a large payment or reward in return for processing financial transactions
- Asks you to send payment by wire service, courier or cashier's check
- Does not provide a phone number or when you call the phone number, no one answers
- Posts a job that is overly vague or engages in "double speak"
- Promises to get rich quick with little effort, work from home, etc. Remember, if it sounds too good to be true...
- Offers a "virtual" position and you never have the opportunity to meet them
- Offers you a position simply by having you reply to the posting without interviewing you
- Is poorly written and contains grammar and spelling errors
- "Baits and switches" a position, meaning they post a legitimate sounding position then follow up with you asking you to engage in questionable activity different than what was listed

Additional articles about fraudulent/scam employment:

- Federal Trade Commission (FTC): <http://www.consumer.ftc.gov/articles/0243-job-scams>
- Tennessee Division of Consumer Affairs (TDCA) publication: Don't Get Scammed!: <http://www.tn.gov/attorneygeneral/cpro/dontgetscammed.pdf>

Web sites to check for scam reports:

- Rip Off Report: www.ripoffreport.com
- Riley Guide: www.rileyguide.com/scams/html
- Better Business Bureau: <http://www.bbb.org/>
- Conduct an Internet search using the organization's name and the word "scam" to see what comes up

Filing a consumer complaint:

- Tennessee Consumer Affairs Division: <http://www.tn.gov/consumer/complaint.shtml>
- Tennessee Attorney General's Office: <http://www.tn.gov/attorneygeneral/cpro/filecomplaint.html>
- Federal Trade Commission: <https://www.ftccomplaintassistant.gov/#crnt>
- Local Law Enforcement Agencies