

Work at Home Schemes

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Pre-reading

Questions: What do you know about the subject of the reading? What would you like to know about it?

Definitions: Scheme – a secret, dishonest plan to do something

Prey – to harm or take advantage of someone

Consumer – anyone who buys and uses things

Reading

17 Many people who need extra money would like to work at home. Some companies cheat people out
18 of money by preying on this desire to make money from home.

29 Most work-at-home businesses advertise on signs seen along the road, or through ads in newspapers
46 and email. Maybe you've seen some of them. "Earn \$2,500 a month without leaving your home – send
63 \$29.95 for details." "Work from home and earn \$1,000 a week." The old saying, "if it sounds too good to
83 be true, it probably is," applies to these ads.

92 Many ads don't tell you about the hidden costs. They also don't tell you that there may be many hours
112 of work required for no pay. The claims about making hundreds of dollars a week typically are not true.

131 **Fraudulent** work-at-home businesses usually set-up fake names and post office boxes to begin
146 business in a new area. By the time local law enforcement learns about the scheme, the company has
164 already moved. The scammers are usually transient, moving from town to town, stealing consumers' money
179 along the way.

182 While many variations of work-at-home schemes exist, envelope stuffing and assembly or craft work
198 are two of the most common. Promoters advertise that, for a "small" fee, they will tell you how to earn
218 money stuffing envelopes at home. Later, when it's too late, you will find out that the promoter never had
237 any employment to offer.

241 For your fee, you're likely to get a letter telling you to place the same envelope stuffing ad in
260 newspapers or magazines, or to send the ad to friends and relatives. The only way you'll earn money is if
280 people respond to your work-at-home ad.

288 The assembly or craft work programs often require you to invest hundreds of dollars in equipment or
305 supplies. You may also be required to spend many hours producing goods for a company that has promised
323 to buy them. For example, you might have to buy a sewing machine or sign-making machine from the
342 company, or materials to make items such as aprons, baby shoes, or plastic signs.

356 After you've purchased the supplies or equipment and performed the work, fraudulent operators don't
370 pay you. In fact, many consumers have had companies refuse to pay for their work because it did not meet
390 undefined "quality standards." No work is ever "up to standard," leaving workers with expensive
404 equipment and supplies, and no income.

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Level 7.0

Understanding

1. What does the word **fraudulent** mean? _____

2. Why do people get taken in by these schemes? _____

3. Why are these types of businesses difficult to stop? _____

4. What does the word **scam** mean? _____

5. Where might you find ads for work-at-home employment? _____

6. How does the saying, “if it’s sounds to good to be true, it probably is” apply to the topic of the reading?

7. What is one of the most common work-at-home scams? Briefly describe it. _____

Writing

Option A: Summarize the reading in your own words.

Option B: What new things did you learn about work-at-home schemes? What surprised you?

Option C: Have you or someone you know been a victim of such schemes? If so, write about it. What kind of scheme was it? What happened?
