WORK-AT-HOME SCAMS

All of us have seen the advertisements to earn extra money while working from home. The work-at-home scams have evolved beyond the typical stuffing envelopes. Some of the more current work-at-home scams includes assembly/craft work, rebate processing, medical billing, and mystery shopping.

Assembly and Craft Work

Companies advertise they will pay you for sewing or sign making. You think this is a perfect opportunity to earn a little extra money from the comfort of your living room. All you need is a sewing machine or a couple of machines to produce the signs. And let’s not forget about the supplies you will need. After completing your first order, you ship the order to the company and wait for your first check. When the envelope comes, you are surprised to learn that none of your work is deemed “acceptable” by the company, and they refuse to pay you. Now they have your work product and you are out of time, materials, and equipment.

Rebate Processing

The ad says you can earn money by helping to process rebates. The fee for training, certification, or registration is nothing compared to what you’ll earn. The ad promises that the “#1 certified work-at-home consultant” behind the program will show you how to succeed like she did. What you get instead are poorly written and useless training materials. There are no rebates to process, and few people ever get a refund.

Medical Billing

The ads state that no experience is necessary and you can work full or part-time processing medical claims electronically from your home. When you contact the company, they tell you they have doctors lined up needing your help. For a small investment, they will send you everything you will need to launch your medical billing business. Your investment buys you the medical billing software and a list of potential clients.

Now that you have set up your medical billing business, you start contacting the list of potential clients that was part of your investment. You learn very quickly that the list is out-of-date and many of the clients never requested medical billing services. The software that the company sold you might not even work. Medical billing is a very competitive business and few people who made the investment generate any income or break even on their investment.
Mystery Shopping

Most people like to shop, so why not get paid to shop. Companies hire mystery shoppers to make purchases, test the customer service of their sales force, and observe the condition of their stores. There are legitimate mystery shopper opportunities, but there are also scams.

The dishonest promoters often use newspaper ads and emails to give people the impression that they could earn lots of money from reputable companies. Often you have to pay or wire a fee to register on a website. Only then will they send you a certification and a directory of mystery shopping companies. The certifications are worthless and you should never have to pay for a job. Legitimate companies do not charge people to work for them; they pay people to work for them.


For more information or to file a complaint, contact Pinellas County Consumer Protection at (727) 464-6200 or visit [www.pinellascounty.org/consumer](http://www.pinellascounty.org/consumer).