WARNING TO JOBSEEKERS:

Be On the Lookout for Job Scams

You should be cautious about any communications you receive offering you a job or mentioning that the sender viewed your resume online. NEVER send anyone money that has offered you work of any kind -- even if they have recently sent you a check that you deposited, the check could be a fake. Please contact us if you receive a proposal that you suspect may be fraudulent so we can take appropriate action.

Common Employment Related Scams

a. **Check cashing scams** frequently begin with email correspondence offering a job either as (1) a secret shopper or (2) someone who transfers funds internationally. The scam artists often attempt to reassure you of the legitimacy of the position by offering documents that actually have no value, such as invalid contracts, forged or false documents bearing company letterhead, false letters of credit, payment schedules and bank drafts. After obtaining your trust, the scammer continues. Checks, money orders or wire deposits will be sent to you for "processing" or for use as a deposit while "secret shopping" a local bank. You will be asked to cash the check or money order (wire deposits will send the money directly to your account) and send a percentage of the funds back to the scammers. The need for the "middle man" is often explained as being a way around international fees or taxes, and sometimes the need to obtain payments from PayPal or another online payment system. Once the funds are sent back to the scammers, you are told to keep a percentage for yourself as payment for your services. When your bank or financial institution learns that the check/money order/wire transfer was fraudulent, the funds are then subtracted from your account and you are made liable for the lost money.

b. **Reshipping scams** are often targeted at work-at-home moms or other people trying to supplement their income. These scams begin with an employment offer to you usually sent via email. As with check cashing scams, these "employers" offer legitimate looking contracts and other documentation to make them appear legitimate. Once your trust has been obtained, packages are shipped to your
residence with instructions to reship the packages to another address. (Often you are asked to repack the goods.) Once you have shipped the package you are "guilty" of receiving and shipping stolen property. This can result in police involvement, as the return address or shipping receipts lead back to you.

c. **Work at home scams** are varied and can be more difficult to detect than the other frauds described here. They come in many different forms and change regularly. The following are some of the most common:

i. **Envelope Stuffing Scams** - These scams usually incorporate a "registration fee" to be paid before work can begin. Once this fee has been paid, you are asked to post an ad in a local newspaper or other media, using their own contact information. This ad is often similar to the ad to which you that the responded. The scammer claims that your fees will be calculated based upon how many responses you get for the ad you placed.

ii. **Medical Billing** - Advertisements for these pre-packaged businesses always contain an initial financial investment. The advertisement or solicitations will falsely state that only a small percentage of medical claims are transmitted electronically and that the market for medical billing is wide open. In reality, however, the market is well established. You should therefore be cautious of these advertisements.

iii. **List of Work-At-Home Jobs** - These are offers to purchase a list of companies that are purportedly hiring for work-at-home positions. You should exercise caution before purchasing such lists because they are often inaccurate.

d. **Multi-Level Marketing (MLM) / Network Marketing – Recommended Reading:**


Legitimate MLM businesses are based on selling products or a service. When the business focuses primarily on finding new recruits, the business and its employees may be in danger of participating in an illegal pyramid scheme. The recommended
reading mentioned above says that, “Data from 40 companies show that an average of **99.6% of MLM participants lost money**, spending more on company purchases and minimal operating expenses than they receive in commissions.”

**Protect Yourself:**

- Do **not** provide your social security number or any other sensitive information to an employer unless you are confident that the employer is legitimate.
- Keep your email address private.
- Be cautious of any employer offering employment without an interview.
- Be wary of any employer who charges a fee to employ or find placement for you.
- Do not respond to any employer that requests you to transfer funds or receive packages for reshipment. Most of these offers are frauds.
- Exercise caution when considering investing in a multi-level or network marketing plan.
- Be wary of inflated claims of product effectiveness.
- Be cautious of exaggerated claims of possible earnings or profits.
- Beware when money is required up front for instructions or products.
- Be leery when the job posting claims "no experience necessary."
- Be extra cautious when dealing with individuals outside of the United States.
- Avoid vague offers as these are often scams.
- Be wary when replying to unsolicited emails for work-at-home employment.
- Research the company to ensure it is authentic.
- Contact the Better Business Bureau to determine the legitimacy of the company.
- Be cautious of employers who conduct their interviews in a home or motel room.

**Please contact us if you receive a proposal that you suspect may be fraudulent so we can take appropriate action:**

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