

## 3 common employment scams and tips to help avoid becoming a victim



Work from home. Flexible schedule. No experience needed.

Job postings with claims like these are difficult to resist. Unfortunately these types of offers are often employment scams that trick many people each year who end up without a job, and worse, out of money.

[Western Union](#) notes that generally, employment scams follow one of three patterns:

### 1. New employers

Scammers pose as new employers and send victims a check to cover up-front expenses for supplies. Victims deposit the check, buy the necessary supplies and wire any remaining funds back **to the scammer**. **Weeks later, they find out the checks are fake and they're on the hook** for the entire amount.

### 2. Recruiters

Scammers pose as recruiters or employers pitching offers of guaranteed employment on the condition that victims pay up-front costs for things like credit checks or application fees. Victims pay, but job offers never materialize.

### 3. Company representatives

Scammers pose as company representatives and seek sensitive personal and/or financial information under the guise of doing credit or background checks. They then use victims' information later on for identity theft.

These employment scams may happen in response to a number of different types of job postings, however, some of the most common titles and terms to be alert for include:

- \* Mystery shopper
- \* Work from home
- \* Nanny/babysitter
- \* First or part-time jobs
- \* Re-shipping
- \* Holiday

Smart people fall for scams every day. To avoid becoming a victim of an employment scam, Western Union experts offers these tips:

1. Never send money for an employment opportunity or to an individual you have not met in person.

2. Never send funds from a check deposited into your account until it officially clears. Note this can take weeks and can be verified directly through your bank.

3. If it sounds too good to be true, it probably is. Research the company name with the Better Business Bureau to see if any complaints have been filed.

4. Follow your instincts. If something seems off about a job posting, trust your gut to avoid emotional and financial stress down the road.

To learn more about employment scams and other common scams, visit [wu.com/fraudawareness](http://wu.com/fraudawareness).