



Seven Ways To Avoid Online Scams

Anyone looking for a legitimate work-at-home-job online immediately becomes a target for numerous scammers. In this short report, I'm going to explain what are the common signs of scams and what can you do to avoid losing your money and time.

There is a [printable check list on the last page](#) – don't forget to print it!

What Is A Scam?

First of all, let's look into the definition. [Business Dictionary](#) defines a scam as follows:

A fraudulent scheme performed by a dishonest individual, group, or company in an attempt obtain money or something else of value.

From the definition, you see that both individuals and companies can be involved in scams. Their intention is to get into your pocket by artful manipulation or disinformation.

Would you call every case in which you didn't receive a real value for your money a scam?

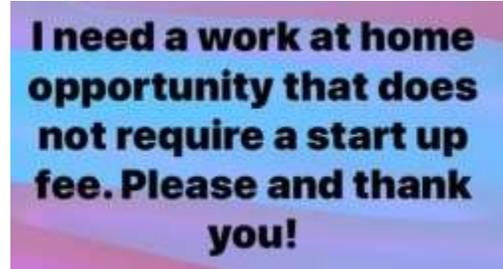
I don't think so.

If you were provided with the full and honest information and made an educated choice to purchase a product, it won't be considered a scam.

Scams Online - It Can Be Anywhere

Scams are everywhere – social media, spam emails, fake websites.

Just join one of the “Working from Home” or “Make Money Online” Facebook groups, ask for recommendations and in a second you will be bombarded with hundreds of offers.



Some offers are legitimate opportunities to start a business, join a real Internet Marketing company or become a distributor for a luxury cosmetics line. Unfortunately, you probably won't be able to distinguish the legit offers from the pure scams, as the con artists have become very sophisticated in masking their real intentions.

The scammers usually take advantage of vulnerable people who are in desperate need of money, like those who lost their job and are nearly broke. Another scam receptive audience is the "dreamers", who want to get a piece of "make money online" cake and get rich quickly and effortlessly.

I have decorated this report with a sample of scam posts recently collected from Facebook.

Greed And Fear Will Get You Scammed

The con artists have mastered the skill of using two of the most powerful human feelings – greed and fear.

Greed makes people buy lottery tickets, knowing that the probability of winning a prize is lower than that of being killed in an airplane crash.



Greed causes people to ignore the most obvious signs of fraud.

That's why so many posts in "Work from Home" related Facebook groups show pictures or videos of people counting cash or scrolling through payment statements.

Dollar wads to attract greedy money seekers. Easy money?

This is referred to as a “payment proof”, though there is no way to check whether this is real money and what was its source. Just the sight of these dollar wads in Facebook posts makes greedy viewers want to jump in and ask complete strangers for information, commenting endless “How”, “Info”, “Me too” under these posts.

Don’t you see these are unrealistic income promise for doing nothing? Why would anyone pay you \$700 per week for relaxing at home?

Similarly, fear to lose the "once in a lifetime" opportunity can push you to act fast, without properly checking the details.

This is why many offers are accompanied by running timers or messages like “Only the first 5 people to click will get \$750 today”.

Fear blocks your critical thinking as you fall a victim to an artful scammer.



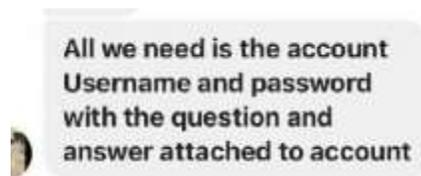
How To Detect Signs Of Being Scammed?

Red Alerts - signs of online Scam

In case, you’ve engaged in communication with someone who offers you an attractive opportunity or job, look for the following red alerts:

Request for personal information

You are asked to provide your personal information, such as bank account or credit card number, social security number, full name, and address, or phone number.



Immediate Signup

You are asked to provide your email address and sign up BEFORE you have any chance to understand what it is you are signing up for. In some cases, you are even asked to pay for a "Golden membership" or "Ruby VP package" without any clear explanation of its content.

Unknown company

You are provided with a company name, but can't find any mention of it in Google search or on Better Business Bureau (BBB) website.

Unrealistic promises

You get unrealistic profit promises, like \$1000 a week for sending several emails. Just think about it for a second, why should someone pay you much more than a standard wage of an office clerk, to have a few emails sent per day?



Mention of Big Names

The ad says that a well-known company like Amazon or Verizon is hiring for work from home jobs. Maybe they do, but not via Facebook posts created by an unknown user from developing country.

Simple as it sounds - these companies don't use Facebook groups to hire. Period.



Video only website

You are routed to a website that contains only one video of unknown length. After an hour of listening to endless "success stories," you still have no clue what it is about, though the presenter promises you to reveal all the secrets at the end of the video.

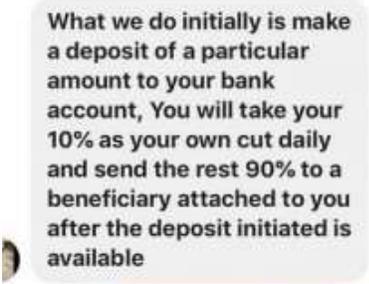
Guess what? If you ever make it to the end, you'll be asked to pay a lot of money to get access to the "unique training course".

Illegal activities

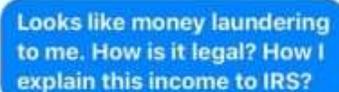
The offer mentions words like "hacker", payments processing etc. Even if you are not directly scammed, it may mean involvement in illegal activities, such as money laundering and tax evasion.

You are not looking to remotely work from jail, right?

In most cases, you'll just send the 90% out and then will receive a call from your bank that the deposit to your bank was cancelled or the check was not honored. You'll be left without a way to recover the money you sent.



What we do initially is make a deposit of a particular amount to your bank account, You will take your 10% as your own cut daily and send the rest 90% to a beneficiary attached to you after the deposit initiated is available



Looks like money laundering to me. How is it legal? How I explain this income to IRS?

Unwanted contact

A stranger reaches out to you on social media and offers a job or a money-making opportunity.



5:10 PM
do you want earn online ?

Ask yourself – what is the motive of this person? Why is he contacting ME?

Amber warning alerts of online Scam

There are additional signs that won't necessarily mean that this company is a pure scam, but it's probably hard to earn real money with it, in the long run.

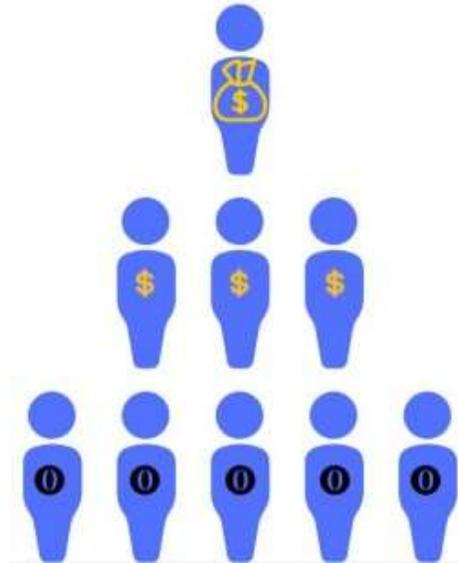
No products, only referrals

The company doesn't have any real products except promoting itself. The only way to be paid is by referring new members. This is called a pyramid or a Ponzi scheme.

It is possible to make money with the pyramid if you join at the early stages of its life cycle. But inevitably, the flow of newbies will stop and the last ones to join won't earn anything.

In my opinion, this is an unethical way of business and I wouldn't get involved in any pyramid structured opportunity.

Pyramid scheme



Sometimes, pyramid scammers would disguise their real intention with selling some real physical products, but chances are it's of an unknown brand or/and overpriced, making it hard to sell.

Complicated compensation plan

The compensation plan is too complicated to understand and includes multiple hierarchy levels. Any good company would try to make it simple.

Too many up sales

Constant up sale offers, meaning that once you pay for a basic product or membership, you'll be offered multiple upgrades for a higher price. The company will always claim that you absolutely need each of these additional products to make real profits.

You are super lucky if you are aware of these coming up sales in advance. Unfortunately, in most cases, you'll discover them only when you've already invested some money in the basic products or membership.

Then, all the Super, Silver, Golden, Diamond, Triple Diamond, Double Platinum options start popping up, telling you that actually you can't make real money without paying for these advanced products. The perpetual upgrading cycle is sucking you and your money in.

Binary options, bitcoin, and forex

The offer mentions binary options trading, bitcoin or forex trading, promising high profits, but not bringing up the risks.

All these are by definition **zero-sum games**: any money one makes, somebody else loses.

Most of the offers are NOT from legitimate trading platforms. Any professional trader must explain the risks of being involved in these instruments.

No explanation means it's a scam. [Read more about binary options here.](#)

New Scams Are Introduced Every Day

Some scams are more difficult to detect, even with the alerts mentioned above. Recently, I've heard about a company that asked you to create an account, provide a PayPal for future payments, and bring in referrals for a nice fee. You could see the earnings start to accumulate and you'd be happy to recommend this program to others. Earnings on the screen, I mean. Trying to cash them out won't get any money to your PayPal account. The other way around, you might discover that nothing is left in that account, as this company's ingenious idea was just trying to match the password you've created with them with your PayPal's!

Don't be surprised, many people keep using the same password for everything, from Gmail to their bank account. Are you one of them? Maybe, it's time to change this dangerous habit!

What are not Scam alerts?

Startup cost

Startup fee (initial cost to join a program) or a membership cost are not necessarily a sign of a scam. Not everything on the Internet is supposed to be free. The company that offers you an opportunity must get something back, be it your money, your time or your efforts to promote their products. It's up to you to decide whether there is a sufficient VALUE you are going to get for your money. Do the research, understand the offer, and compare several competitors.

Are you new to binary option trade?
Are you very busy at your place of work and don't have time to place trades?, do you need an expert trader? You must first understand the trends in order to trade. I also had my ups and downs while I was a beginner, with a minimum of \$350 you can make up to \$1700 weekly.
\$300 to earn \$3500
\$400 to earn \$4500
\$500 to earn \$5500
\$1000 to earn \$10500
\$2000 to earn \$25,000
More every week, this is a result of my newly found system, strategy and which give me 17-24 signals everyday which lifts my trade to 95% - 100% and helps understand future trends in foreign exchange markets and become profitable in the long run.

Referral program

The existence of a referral program is not always a sign of a pyramid scheme. Many respectable companies offer referral programs as part of their business strategy. It becomes an alert only if this is the ONLY way to make money with this specific company.

Seven Ways To Avoid Work From Home Scams Online

Here are the most basic Dos and Dont's for communication with people who offer you to make money from home.

#1 - Don't share your personal information

Never share your personal or financial information, passwords or primary email address with strangers or on unknown websites. I can't emphasize it enough: **NEVER SHARE PERSONAL INFORMATION.**

#2 - Check who is the person on the other side of a chat

Think twice before entering into any business with individuals. Check their Facebook profiles. Does it look like a real or a fake profile? Is it recently created and lacks any information about this person? Ask for a corporate email address. Real people don't do business with Gmail.

#3 - Do the research about the company

Do your research. Google the company name, especially looking for reviews, complaints or scam keywords. Taking Walmart as an example, look for "Walmart reviews", "Walmart complaints", "Is Walmart a Scam" and so on.

Check on the [Better Business Bureau \(BBB\) website](#) for the company's rating.

#4 - Ask for details, think realistically

Ask for detailed explanations about any offer. What work is required from your side? Does it sound real or too good to be true? Do you think it's legal? Be realistic and apply critical thinking.

#5 - Ask for a free trial

Ask for a free trial to gauge a product or a service. Most serious companies would have such an option, as they don't have anything to hide.

#6 - Don't touch what you don't understand

Don't get involved in anything you don't fully understand. The offered business model should make sense and be legal. Can you explain this offer to a friend and be able to answer questions?

#7 - Ask for a second opinion

Before you sign up or send any information, talk to a friend. Try to explain why are you choosing this offer. Let the friend play the role of the most skeptical person that you need to convince.

Tip: Look at the last page for a printable check list

Create A Real Business - Scam Free Way To Start

If you are tired of scams and ready to put your time and effort into creating a real online asset, try [Wealthy Affiliate](#).

It is an online training platform for building affiliate marketing websites. You can [read my full review here](#). My website was built on this platform.

Let's apply the steps of scam detection I've mentioned above and see why Wealthy Affiliate is NOT a scam:

1. You can join for free, no credit card is required, only an email address
2. This is a trusted company founded in 2005 in Canada. You can check on Google for the reviews, there are plenty of them.
3. You can stay a Free member as long as you wish and try Premium services for 7 days.
4. Free "Getting Started" training explains in details the business model of affiliate marketing.
5. You are not required to promote Wealthy Affiliate. You can work with any affiliate companies you chose.
6. There is only one type of paid membership at a fixed price. No up sales at all.

Sounds interesting?

[Get started for Free »](#)

Truly yours,

Mary from MoCashForYou.com

How to avoid SCAM?

#1 – NEVER share your personal information with strangers.

#2 - Check the identity of the person on the other side of a chat. Ask for a corporate email address.

#3 - Do the research about the company.

#4 - Ask for job details, think realistically. Is it legal?

#5 – Never pay for a job application or any equipment.

#6- Ask for a free trial.

#7 - Don't touch what you don't fully understand.

#8- Ask a friend for a second opinion