

Remote work has never been more popular. In many roles, you can attend high-level corporate meetings, close on important deals and put in a full day's work, all without changing out of your sweatpants.

Unfortunately, though, the rise of remote work has also created a rise of work-at-home scams. Here's what you need to know about work-from-home scams and how to avoid them.

## What is a work-at-home scam?

There are several variations of the work-at-home scam:

### 1. Reshipping scams

Here, a job recruiter asks individuals to accept a job that involves receiving packages at home, discarding the packaging and receipts and then reshipping them to a new address. Of course, this is not an actual job. Instead, you're being used as a clearinghouse for a ring of scammers and you may be legally accountable if the scam ring gets busted.

# 2. Mystery shopper scams

Getting paid to shop sounds like a dream job, but a mystery shopping scam is more of a nightmare. In this ruse, scammers create fake e-commerce platforms and mystery shopper roles requiring individuals to purchase items and get reimbursed later. Unfortunately, the promised reimbursement never happens. Instead, scammers steal credit card info during these transactions and then commit fraud using the victim's details.

#### 3. Virtual assistant scams

Here, a scammer hires a victim as their "virtual assistant" and gives them useless work to do at home. On payday, the "employee" will get an inflated paycheck. They'll be instructed to cash the check and mail back the surplus to their "employer" on a prepaid gift card or money transfer. Unfortunately, within a few days, the paycheck bounces and the victim learns they've been scammed.

## 4. Envelope-stuffing scams

Here, you're asked to fill a position stuffing envelopes for an alleged company. First, though, you'll pay a big sum for supplies. Unfortunately, the position doesn't actually exist and it's all a ruse for the scammer to collect the fee from you and disappear.

### Red flags

Here's how to spot a work-at-home scam:

- **Upfront fees**. Legitimate employers won't ask you to pay for your own training, supplies, materials and/or for a job application.
- **Vague job descriptions.** If you're not quite sure what your role will be, and no one can clarify it for you, you're likely looking at a scam.
- **Unsolicited job offers.** If you get a job offer without applying, it may be a scam. Always verify the legitimacy of unsolicited job offers.
- **Inflated paychecks**. If you're overpaid and then asked to reimburse your employer, you're being scammed. Rip up the check and terminate all communications with the scammer.

- Unprofessionalism. Look for typos, poor grammar and a public domain address.
- Absurdly high pay. If a job promises high pay for low effort, that's a major red flag.
- Pressure to act quickly. A legitimate employer won't rush you.

# **Protect yourself**

Here's how to protect yourself from work-at-home scams:

- **Research the company.** Before accepting any job offer, look online for reviews and complaints, and check if the business is registered with the BBB.
- **Use trusted job platforms.** Stick to reputable job boards, like LinkedIn and Indeed, when searching for work-at-home jobs.
- **Keep your personal information close.** Legitimate employers will only request that you share your personal information once you've secured a job.
- Check for licensing or accreditation. If the company claims to be part of a recognized network or industry, verify that accreditation with industry-specific regulatory bodies.

Stay safe, and remember — if it sounds too good to be true, it probably is!