

How to Avoid Home Business Scams

By Susie Cortright

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The email inboxes of net-savvy parents are often flooded with home business scams.

We're prime targets. We know our way around a computer keyboard, and we love to spend time with our kids, so we're marked for every home-business opportunity in the book.

And it's true: a lot of us would love nothing more than to make money and stay at home. That's why even though we know we can smell a rat a mile away, we're sometimes tempted...even by those less-than-reputable (and less-than-ethical) companies that rely on SPAM to get the word out.

Here are a few tips to avoiding the scams and finding the right home-based business opportunity for you.

IF IT SOUNDS TOO GOOD TO BE TRUE...

It probably is. If you find an opportunity for which you can make a lot of money without spending any time working, move on to the next opportunity.

VAGUE HEADLINES

"Tammy made \$4,000 in her first month. So can you." First of all, who is Tammy? Testimonials that are difficult to verify may not be legitimate. If the ad only gives first names and photographs of people holding scads of cash, be careful. If Tammy is a legitimate home-working entrepreneur, it's possible that she made that \$4,000 in her first month...and significantly less after that time period.

Also be wary of companies that offer to sell you lists of companies that are looking for homeworkers. A friend of mine once shelled out \$95 for such a list, which turned out to be a listing straight from her yellow pages. When she contacted these businesses, she discovered that they

were neither looking for home-workers nor did they agree to be listed in such a book.

THE OVERHYPED

Be leery if there is a strict time limit for investing in a business opportunity. Scammers know that the faster you act, the less you think (and research). And if this is a fly-by-night company, these time limits provide a better opportunity to take the money and run.

Also, don't get too excited about deep discounts on starting costs. More costs may come later. And keep in mind that, in many states, the government does not regulate business opportunities with investments of less than \$500. Some of the worst scams may fall into this category.

RESEARCH

Use your knowledge of the internet to avoid being scammed. Check for listings with the National Fraud Information Center (<http://www.fraud.org/>) as well as the Better Business Bureau (<http://www.bbb.org>)

You can also conduct a search for the business opportunities on Google Groups (<http://www.groups.google.com>) Here you'll find an archive of newsgroup postings. If someone has been scammed, chances are they'll want to warn others.

IF YOU DECIDE TO SIGN...

Get everything in writing, including business expenses--from fees to equipment to supplies. Will the company refund any of your initial investment if you change your mind? Keep detailed records.

Some online opportunities are lucrative and legitimate, and--armed with a few online resources--it's never been easier to sort the good from the bad.

When it comes to working from home, "when there's a will, there's a way." Now it's up to you to find the way that best suits you and your lifestyle.

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About the Author:

Susie Michelle Cortright is the founder of Achieving At Home <http://www.achievingathome.com> , an online support center for parents who want to work from home. She is also the editor of Momscape (<http://www.momscape.com>) and the author of More Energy for Moms.

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