

Summer 2019 Financial Security Tips Newsletter

Beware of Jobs Found Online

The American way is to work hard, save your money, and get ahead. Many people do that by taking on a second job. Lots of good part-time jobs can be found online. Unfortunately, many fake job listings are online, too, placed there by scammers waiting to steal your money.

If you Google, “work from home,” or “part-time jobs near me,” you will find websites which list dozens of jobs. You must be careful when applying for a job online. GCCU is aware of a number of victims who applied for what they thought were real jobs through reputable job listing sites, but turned out to be scams. Additionally, Craigslist seems to be a favorite website for scammers waiting to steal your money.

To protect yourself, you have to do some work before you go to work. Things you must think about and do before you say “yes,” to a job you find online:

- Search for the company’s website. If the company has no online presence, walk away. It’s a scam.
- Look at emails from the recruiter closely. If his email address does not match the names of the company you will be working for, forget about it. If the recruiter uses a Gmail, Yahoo, or other generic email address, it is a scam.
- If the job is listed *only* on social media, chances are the job is not legit. A real business will use traditional methods as well as social media to find employees.
- Read the ad or email to yourself out loud. Does it sound like the sort of thing a real business would write? If the ad or email is sloppy, poorly written, or reads like a bad translation from another language, it is probably a scam.
- If the company wants to interview you only by chat or text, run away from it.
- If everything about it seems too good to be true, it IS too good to be true. It’s a lie and the other person wants you to be his next victim.
- Is everything about the job description vague? If the exact job isn’t clear from the posting, ask yourself, “What is this guy hiding?” What he’s hiding is that he wants your money.
- If the recruiter wants money for you to start work, to buy a program, or materials, consider the job a scam. A good rule of thumb: Never give your money to total strangers
- If your gut says, “no,” listen to it. Even when part of your brain is saying, “Yeah, this sounds great,” your instinct may be saying, “not so fast.” IF something just doesn’t seem right, let it go. There are plenty of good jobs to be had.
- If the instructions given to you use the word, “kindly,” run away. It’s a scam.
- If they want to communicate via text only, it is a scam.

Job hunting online is fast and easy. Remember this: finding a job is a job in itself. The reward will be a good job with a reputable company. There are many legitimate jobs listed online. Just remember, not every job online is really a job. Some of them are traps designed to steal your money. The whole idea of finding a job is to make money, for yourself and not some thieving criminal.