

Transcript - Employment Scams Podcast

This is Carol Kando-Pineda. I'm an attorney with the Federal Trade Commission, the nation's consumer protection agency. One focus of my work is outreach to the military community, giving you tips and tools to avoid scams, watch your wallet, and protect yourself in the marketplace.

Today I'm going to talk about scams targeting folks looking for work. Military families are always on the move. That may make spouses even more vulnerable to scams like this because they move so often. Anything that promises to help you find a job and get established in your new community is going to attract your attention, right?

Many employment firms advertise in the classified ads, on TV, or online. Many of these firms may be legitimate and very helpful. But unfortunately, scam artists are very good at what they do. Especially if your defenses are down. The scammers will advertise in the same places as legitimate employment counselors. But the scammers misrepresent their services. They promote out-of-date or fake job offerings. They charge high fees in advance for services that may not lead to a job. They basically misrepresent themselves and try to come off as a true employment service.

You'll see them advertising help for all kinds of jobs, from cleaning and janitorial jobs, governments jobs, and even providing access and interviews for executive positions.

So, if you or someone you know is looking for a job, the FTC wants you to spot the signs of an employment scam. Before you spend money responding to placement firms or completing placement contracts, keep these tips in mind:

- Reject any company that promises to get you a job. Nobody can guarantee that.
- Be skeptical of any employment firm that charges first, even if it guarantees a refund.
- Get a copy of the firm's contract and read it carefully before you pay any money. Bring it to your installation's legal assistance office and have a lawyer there look it over for you. One of the benefits of being in the military is you have free access to legal services, so take advantage.
- Understand the terms and conditions of the firm's refund policy.
- Make sure you understand what services the firm will provide and what you'll be responsible for doing. If oral promises are made but don't appear in the contract, think twice. You probably don't want to do business with this firm.
- Take your time reading the contract. Don't be caught up in a rush to pay for services. Stay away from high-pressure sales pitches that require you to pay now or risk losing out on an opportunity. That's always good advice, to resist high-pressure sales tactics.
- Be cautious about buying services or products from a firm that's reluctant to answer your questions.
- Be aware that some listing services and consultants write their ads to sound like they are jobs when they're really just selling general information about how to get a job.

- Follow up with the offices of any company or organization mentioned in an ad or in an interview with an employment service and find out if that company is really hiring.
- Be wary of any firm promoting "previously undisclosed" federal government jobs. All federal positions are announced to the public on USAJobs.gov.

So, check with your local consumer protection agency, your state attorney general's office, and the Better Business Bureau to see if any complaints have been filed about a company that you'd like to do business with. Now, take it with a grain of salt. Just because there are no complaints, doesn't mean it's a legitimate company. But, it's always worth a look. You never know what you might find.

If you think you've been a victim of an employment scam, contact the Federal Trade Commission. The military community can file a complaint at ftc.gov/sentinel/military. You can also contact your state attorney general. And as always, you can go to Military OneSource for help. This free, 24-hour service is available to all active duty, guard, and reserve members, regardless of their activation status, and family. Consultants make referrals on a wide range of issues. Call 1-800-342-9647 or visit MilitaryOneSource.com.