

WORK-AT-HOME SCHEMES MAY NOT OFFER THE JOB OF YOUR DREAMS

Have you seen ads in the newspaper, online, or even on the corner telephone pole promising that you can earn hundreds — if not thousands — of dollars working from home with little or no job experience? While these offers might seem tempting to someone trying to make some extra cash, they never pan out.



In the past three years, the Federal Trade Commission (FTC), the nation's consumer protection agency, has received more than 45,000 complaints from consumers about bogus work-at-home opportunities. In the past two years, the agency has brought five cases against operators targeting Hispanics with work-at-home scams and business opportunities.

See *work-at-home*, p.2

To file a complaint, visit ftc.gov/complaint or ftc.gov/queja.

To receive this newsletter electronically, or to be added to or removed from our mailing list, email HispanicOutreach@ftc.gov.

ESQUEMAS DE TRABAJO EN CASA PUEDE QUE NO OFREZCAN LA OPORTUNIDAD DE SUS SUEÑOS

Antes de mandar dinero a alguien que le promete que puede ganar dinero trabajando desde su casa, pregunte:

- ¿Qué tarea voy a desempeñar?
- ¿Me pagarán un salario o a base de comisión?
- ¿Quién me pagará y cuándo recibiré mi primer cheque?
- ¿Cuanto tengo que pagar para participar en el programa, incluyendo materiales, equipo, y cuota para hacerme miembro o socio?

Si cree que ha sido víctima de una estafa, tome los siguientes pasos:

1. Contacte la compañía y pida un reembolso.
2. Informe a los representantes de la compañía que está considerando notificar a funcionarios de cumplimiento de ley sobre su experiencia.
3. Presente una queja con la FTC (www.ftc.gov/queja o llamando al 1-877-382-4357) y con el fiscal general de su estado.

Para aprender más sobre esquemas de trabajo en casa, visite www.ftc.gov/trabajoencasa.

INSIDE...

HOLD THE LINE ON HIDDEN FEES ON PRE-PAID PHONE CARDS

CUÉLGALE A LOS CARGOS OCULTOS EN TARJETAS TELEFÓNICAS PREPAGADAS

ONGUARD ONLINE UNVEILS NEW INTERNET AUCTION GAME

GEAR UP FOR A GREAT TRIP WITH THE FTC TRAVEL GAMES

PREPÁRATE PARA UN FELIZ VIAJE CON UN JUEGO NUEVO DE LA FTC

HOLD THE LINE ON HIDDEN FEES ON PRE-PAID PHONE CARDS

Pre-paid phone cards offer consumers the convenience of paying for phone calls in advance and the flexibility to make calls from any phone at any time. But it's important to know that pre-paid phone cards are different than traditional long distance calling cards. If a problem arises, you might find yourself out of luck — and money. To avoid some common problems, follow these tips before you buy a card:

- Ask if the retailer will replace the card if the telephone service is unsatisfactory.
- Look for the rate for domestic and international calls because they may vary depending on where you call.
- Look for disclosures about surcharges, monthly fees, and per-call access, in addition to the rate-per-minute.
- Look for a customer service number. If the number isn't toll-free or displayed, it may be difficult to contact the company if you have a problem.
- Ask friends and relatives about their experiences with the card you're thinking of buying.

CUÉLGALE A LOS CARGOS OCULTOS EN TARJETAS TELEFÓNICAS PREPAGADAS

Tarjetas telefónicas prepagadas ofrecen la conveniencia de pagar por adelantado por las llamadas telefónicas y la flexibilidad de hacer llamadas donde y cuando quiera. Pero es importante entender que las tarjetas telefónicas prepagadas no son lo mismo que una tarjeta tradicional de larga distancia: si se presenta algún problema, podría encontrarse sin recursos — y sin su dinero. Para evitar algunos problemas comunes, siga estos consejos antes de comprar una tarjeta:

- Averigüe si el vendedor le dará un reembolso por la tarjeta en caso de que el servicio telefónico sea insatisfactorio.
- Busque las tarifas de las llamadas nacionales e internacionales porque pueden variar dependiendo del lugar al que llame.
- Además de fijarse en la tarifa por minuto, busque información sobre sobrecargos, cargos mensuales, y acceso por llamada.
- Busque un número de servicio al cliente. Si la línea no es gratuita o si no se indica ningún número, se le puede hacer difícil comunicarse con la compañía si tiene un problema con la tarjeta.
- Pida referencias a amigos y familiares sobre la tarjeta que está pensando comprar.

work-at-home, from p.1

If you are considering a business program that promises you will earn money working from home, don't make any commitments or send any money until you get some questions answered:

- What tasks will I have to perform?
- Will my compensation be based on salary or commission?
- Who will pay me and when will I get my first paycheck?
- What do I have to pay to participate in the program, including supplies, equipment, and membership fees?

In addition, get any claims about how much money you can make in writing; speak face-to-face with other clients of the

company, and take your time when making your decision. Beware of “shills” — people who are paid by the company to offer a glowing review.

If you think that you've been duped by a work-at-home offer:

1. Contact the company and ask for a full refund.
2. Let the company representative know that you plan to notify law enforcement authorities about your experience.
3. If you can't resolve the dispute with the company, file a complaint with the FTC at www.ftc.gov/complaint and with your state Attorney General.

More information: www.ftc.gov/workathome.

ONGUARD ONLINE UNVEILS NEW INTERNET AUCTION GAME

Internet auctions can be a cheap and convenient way for consumers to purchase products over the Internet, but they also can present some risks. Among the thousands of fraud complaints the FTC receives every year, those dealing with online auction fraud consistently rank near the top of the list. The complaints generally deal with late shipments, no shipments, or shipments of products that aren't the same quality as advertised; bogus online payment services; and fraudulent dealers who lure bidders from legitimate auction sites with seemingly better deals.

OnGuard Online, a partnership between government agencies and the technology sector to teach consumers how to stay safe online, recently opened the bidding on a new interactive game, "Auction Action," which will help you protect yourself when you are buying or selling through an auction site. Choose a category: Auction Basics, Payment Options,

Para consejos en español sobre subastas en Internet y cómo mantenerte seguro en línea, visita AlertaenLinea.gov/subastas.html.

Types of Fraud, or Auction Tips — and if you score high enough, you'll "win" a fictitious "mystery prize."

Here are some important Internet auction

tips from OnGuard Online:

- Become familiar with the auction site. Check the return policy and safeguards to protect honest buyers and sellers.
- Know exactly what you are bidding on. Try to determine the value of the item. Consider whether the item comes with a warranty, and whether follow-up service is available if you need it.
- Find out all you can about the seller. Check credentials and previous transactions. Call the seller if you have any questions about the item or the transaction.

To read more about Internet auctions, play the Internet Auctions game, or learn how to be safe on the Web, visit OnGuardOnline.gov/auctions.html.



GEAR UP FOR A GREAT TRIP

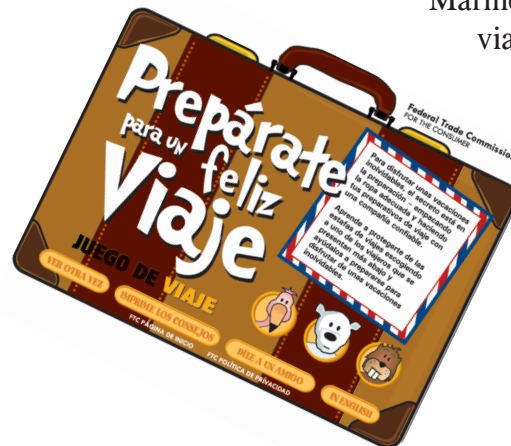
TOP TRAVEL TIPS • TRAVEL GAME

GEAR UP FOR A GREAT TRIP WITH THE FTC TRAVEL GAMES

Did you know that spending on travel and tourism in the United States tops \$1.3 trillion every year? Fraudsters do, and that's why they peddle travel-related scams. If you're planning a summer trip or other vacation soon, the FTC wants you to check out www.ftc.gov/travel to learn some important travel tips.

TO PLAY THE GAME

Players first choose a traveler: Bingo the Flamingo; Paul R. Bear; or Norris Woodchuck. Then, they choose a travel destination: the beach, a European city, or the mountains. As they outfit their traveler with the appropriate travel gear for each destination, they learn important tips to help avoid vacation frustration.



PREPÁRATE PARA UN FELIZ VIAJE CON UN JUEGO NUEVO DE LA FTC

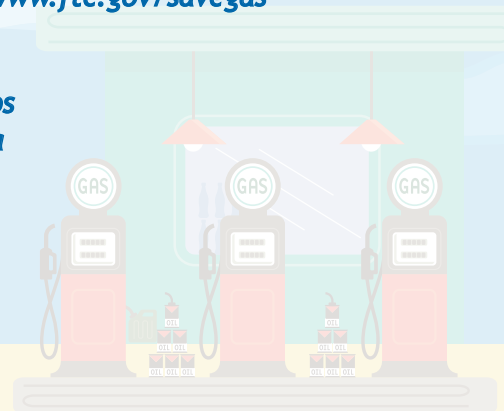
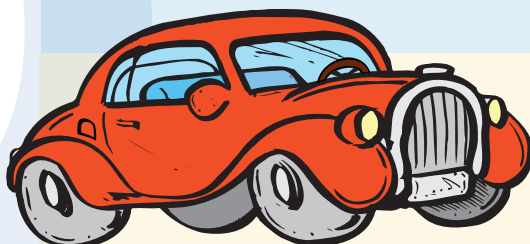
¿Sabía usted que en Estados Unidos se gastan anualmente \$1.3 trillones de dólares en viajes y turismo? Los estafadores sí lo saben, y por esto promocionan las estafas de viaje. Si está planificando hacer próximamente un viaje de veraneo o tomar otro tipo de vacaciones, la FTC desea que consulte www.ftc.gov/viajar, para aprender algunos importantes consejos de viaje.

PARA JUGAR

Participantes, primero elijan a un viajero: Flora Flamingo; Oso Nieves, o Marcos Marmota. Luego elijan un destino de viaje: la playa; una ciudad europea o las montañas. A medida que vayan equipando a su viajero con todos los elementos necesarios para prepararse para su viaje, aprenderán importantes consejos para evitar la frustración de su vacación.

Thinking about driving to your vacation destination? Check out the FTC's tips on saving at the gas pump before you load up the car: www.ftc.gov/savegas

¿Está pensando hacer su viaje en carro? Vea los consejos de la FTC sobre cómo ahorrar en la bomba de gasolina antes de llenar el baúl: www.ftc.gov/ahorregasolina



www.ftc.gov/savegas

www.ftc.gov/ahorregasolina