

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Take This Scheme and Stuff It: Avoiding Envelope-Stuffing Rip-Offs

*\$550 to \$3,000 weekly. \$2 for each circular you mail...
Free Postage...Free Supplies... No Advertising!
Paychecks mailed to you every week!
Advance paycheck forms included in your package!!*

Sound familiar? Ads for envelope-stuffing “opportunities” can be anywhere — from your mailbox to your inbox, in the newspaper or on an online search. Promoters usually advertise that for a “small” fee, they’ll tell you how to earn big money stuffing envelopes at home. They may say you will earn money for each envelope stuffed, making it possible for you to earn hundreds — or even thousands — of dollars each week.

But when it comes to offers promising quick and easy income stuffing envelopes at home, be skeptical — and check it out.

The ads may sound appealing, especially if you’re looking for a home-based business. But according to the Federal Trade Commission (FTC), the nation’s consumer protection agency, ads like these don’t tell the whole story — namely, that the promoters aren’t really offering a job.

Here’s what happens: once you send your money, you’re likely to get a letter telling you to get other people, even your friends and relatives, to buy the same envelope-stuffing “opportunity” or another product. The only way you can earn money is if people respond to your solicitations the same way you responded. The promoters rarely pay anyone.

Promises of big earnings through an envelope-stuffing scheme are false. But if you are tempted to send any money or sign up to receive more information, ask the promoter:

- Who will pay me?
- Where is your business located?
- How long have you been in business?
- How and when will I get my first paycheck?
- Will I be paid a salary or will my pay be based on commission?
- What will I have to do?
- What is the total cost of the envelope-stuffing program?
- What will I get for my money?
- Will I have to pay for supplies, ads or postage?

The answers to these questions may help you determine whether an envelope-stuffing opportunity is appropriate for your circumstances.

It also may help to check out the company with your local consumer protection agency, state Attorney General, and the Better Business Bureau in your community and the community where the company is located, which you can find at **bbb.org**. You can find out whether they've received complaints about the promotion that interests you, but remember — just because there aren't complaints doesn't mean the promotion is legitimate. Unscrupulous promoters may settle complaints, change their names, or move to avoid getting caught. In addition, consider other people's experience by entering the company or promoter's name with the word *complaints* into a search engine. Read what others have to say. After all, you are making a decision that involves spending your money.

If you've spent money and time on a work-at-home program and now believe it may be a scam, contact the company and ask for a refund. Let company representatives know that you plan to notify officials about your experience. If you can't resolve the dispute with the company, file a complaint with the following organizations:

- The Federal Trade Commission. The FTC works for the consumer to prevent fraud and deception. Visit **ftc.gov/complaint** or call 1-877-FTC-HELP (1-877-382-4357).
- Your local postal inspector. The U.S. Postal Inspection Service investigates fraudulent mail practices. Visit **postalinspectors.uspis.gov**.
- The Attorney General's office in your state or the state where the company is located. Find yours at **naag.org**; the office will be able to tell you whether you're protected by any state law that may regulate work-at-home programs.
- Your local consumer protection offices.
- Your local Better Business Bureau, which you can find at **bbb.org**.
- The advertising manager of the publication that ran the ad. The manager may be interested to learn about the problems you've had with the company.

For More Information

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit **ftc.gov** or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION	ftc.gov
1-877-FTC-HELP	FOR THE CONSUMER