



AVOIDING ONLINE SCAMS

How can you tell if a job posting or offer is legitimate?

Does a job or internship offer sound too good to be true?

Did you receive a message from someone offering you a position you didn't apply to?

These are two indicators that you may want to approach the posting or offer with skepticism. We've included additional tips to spot a scam below (please note that this is not an exhaustive list, and every case is unique):

Some indicators that an employer email may be fraudulent include:

- There are typos or spelling mistakes in the email you receive
- The message is sent from a personal account, rather than an employer email account
- The email account doesn't match the employer website URL
 - Example: *@hotmail.com* rather than *@thecompanyname.com*
 - Example: *@company-name.com* instead of *@thecompanyname.com*
- The employer asks you to send them confidential information or money
- You receive an unsolicited interview or job offer
- The company LinkedIn page is not updated or does not have employees attached to it
- The company address or headquarters are not verifiable by a map or online search

Tips to avoid online scams:

- Always safeguard your personal information
- Never provide your social security number, bank account information, or other sensitive information via email
- Never respond to requests for check deposits, package pickups, or money transfers
- The only time an employer should ask for your bank account information is after you have accepted an offer and are filling out payroll forms
- A legitimate employer will always ask you to fill out tax forms
- Unfortunately, scammers can be very savvy at avoiding detection and finding ways to email or call potential victims - Be cautious when using job boards and social media

What should you do if you were scammed? Review next steps.

- Find out what to do if you paid someone you think is a scammer, gave out personal information, or if they have access to your phone or computer at the following webpage: [Federal Trade Commission: What to do if you were scammed.](https://www.ftc.gov/consumer/what-to-do-if-you-were-scammed)
 - Report the activity to the Internet Crime Complaint Center at <https://www.ic3.gov/>
 - Report the activity to the website on which the posting was listed
 - Report the activity to the company the cyber criminals impersonated
 - Contact your financial institution immediately upon discovering any fraudulent or suspicious activity and direct them to stop or reverse the transactions
 - Ask your financial institution to contact the corresponding financial institution where the fraudulent or suspicious transfer was sent
- Review the following information for additional tips to keep your information safe while job searching: [FTC Advice for Avoiding Job Scams](https://www.ftc.gov/consumer/what-to-do-if-you-were-scammed)