

Participant Guide April 2026: Avoiding Hiring Scams

Network to Work Lessons & Materials
are on the Participant Portal at:
[A4td.org](https://a4td.org) / [a4tdtraining](https://a4tdtraining.org)

Meeting Ground Rules:

- Silence your phones
- Maintain confidentiality
- Listen to others
- Participate
- Use the “Parking Lot”

Today’s Agenda:

1. Materials

- Welcome! Please sign in.
- Your **Career Navigator** (CN) and **Case Management Participant Assistant** (CMPA) have your meeting agenda and various program materials available for you on the table.
- Please be sure to provide us with any changes in your address, phone or email.

2. Welcome and Opening Remarks

- **Introductions: Introduce yourself:**
 - Name and host agency
 - Job goal
 - A success you had this month in your training, job search, or elsewhere.
- “What do you hope to take away from or learn at today’s meeting?”

3. We Celebrate You! Participant Success

- Certificates are handed out



FEDERAL TRADE COMMISSION CONSUMER ADVICE

Job Scams

Access this article online at: <https://consumer.ftc.gov/articles/job-scams#:~:text=You%20Were%20Scammed-.Report%20Job%20Scams%20to%20the%20FTC,at%20ftc.gov%2Fscams>

Scammers advertise jobs the same way honest employers do — online (in ads, on job sites, and social media), in newspapers, and sometimes on TV and radio. They promise you a job, but what they want is your money and your personal information. Here are some examples of jobs scams and advice on how to avoid them.

Examples of Job Scams

Work-from-home job scams

Many people would like to make money working from home. Scammers know this, so they place ads, often online, claiming that they have jobs where you can make thousands of dollars a month working from home with little time and effort. The job could be anything from reshipping products to [selling things to people you know](#). Sometimes the scammers try to get you interested by saying that [you can be your own boss](#), start your own business, or set your own schedule.

But instead of making money, you end up paying for starter kits, so-called training, or certifications that are useless. You might also find that your credit card is charged without your permission, or you get caught up in a [fake check scam](#), where you deposit a check from your new employer, the employer then asks you to send some money back due to “overpayment,” but the check will ultimately bounce, and the bank will want you to repay the full amount of the fake check, while the scammers keep the real money you sent them.

If someone offers you a job and claims that you can make a lot of money in a short period of time with little work, that’s almost certainly a scam.

Here are some examples of work-from-home job scams:

- **Reshipping scams.** If you’re searching for a job online, you might see positions advertised for quality control managers or virtual personal assistants that have been placed by scammers. But here’s how you can tell it’s a reshipping scam:



once you're "hired," the company says that your "job" is to receive packages at home, throw away the original packaging and receipts, repackage the products, and then reship them to an address they give you.

Sometimes the address is overseas. The products are often high-priced goods, like name-brand electronics, bought using stolen credit cards. Reshipping goods is never a real job. That's simply being part of a scam. Sometimes the company tells you it will send your first paycheck after you work for a month, but the paycheck never arrives. And when you try to contact the company, you'll find that the phone number is often no longer connected and the website is deactivated. This "job" is a scam, and if you gave your personal information thinking it was for payroll, you may now have an [identity theft](#) problem.

- **Reselling merchandise scams.** In this scam, you may get a call out of the blue from a stranger offering you a job opportunity. Or you may see an ad online or in your local newspaper. They say you can make money buying brand-name luxury products for less than retail prices, and resell those products for a profit. But after you pay for the products, the package never arrives or, if it does, it's usually junk.

Nanny, caregiver, and virtual personal assistant job scams

Scammers post [fake job ads for nannies, caregivers](#), and virtual assistants on job sites. Or they may send emails that look like they're from someone in your community. The message might also seem to come from someone who is part of an organization you know, like your college or university. If you apply, the person who hires you might send you a check. They'll tell you to deposit the check, keep part of the money for your services, and send the rest to someone else. That's a scam. A legitimate employer will never ask you to do that. The check is fake and will bounce, and the bank will want you to repay the full amount of the fake check, while the scammer keeps the real money you sent them. So: if you get an offer that includes depositing a check and then using some of the money for any reason, that's a scam. Walk away.

Mystery shopper scams

Getting paid to shop sounds like a dream job — especially if you're going to school full-time or looking for a side job. But while some mystery shopping jobs are honest, many are scams. Honest mystery shopping companies won't ask you to pay for certifications, directories of jobs, or job guarantees. If someone asks you to pay to get a job, that's a scam. And if they want you to deposit a check and send money back, stop. That's a sign of a fake check scam. Read [Mystery Shopping Scams](#) to learn more.

Job placement service scams

While many staffing agencies, temporary agencies, headhunters, and other placement firms may deliver honest job search services, others lie about what they will do for you, promote outdated or fake job openings, and charge fees for so-called services. Honest placement firms do not typically charge a fee to job candidates. Instead, the hiring company pays them a fee to find qualified candidates. If a placement firm asks you for a fee — especially one you have to pay in advance — walk away. You're probably dealing with a scam.

Government and postal jobs scams

Information about job openings with the federal government or U.S. Postal Service is free and available to everyone. And it's always free to apply for a federal or postal job. Never respond to an ad that promises jobs with the federal government or postal service. And don't pay a fee to get the job. Those are scams. Use official government websites to find and apply for a job with the federal government at USAJobs.gov, or visit usps.com/employment to find jobs with the U.S. Postal Service.

How to Avoid a Job Scam

Before you accept a job offer, take these steps to avoid common job scams:

- **Search online.** Look up the name of the company or the person who's hiring you, plus the words "scam," "review," or "complaint." See if others say they've been scammed by that company or person. No complaints? It doesn't guarantee that a company is honest, but complaints can tip you off to possible problems.
- **Talk to someone you trust.** Describe the offer to them. What do they think? This also helps give you vital time to think about the offer.
- **Don't pay for the promise of a job.** Honest employers, including the federal government, will never ask you to pay to get a job. Anyone who does is a scammer.
- **Never bank on a "cleared" check.** No honest potential employer will ever send you a check to deposit and then tell you to send on part of the money, or buy gift cards with it. That's a fake check scam. The check will bounce, and the bank will want you to repay the amount of the fake check.

Advice on Finding a Job

When you're searching for a job, start with safe and reliable sources:

- [USAJobs.gov](https://www.usajobs.gov) — This is the federal government's official site with job openings nationwide.
- [CareerOneStop](https://www.careeronestop.gov) — Sponsored by the U.S. Department of Labor, CareerOneStop lists hundreds of thousands of jobs. It also links to employment and training programs in each state.
- [USA.gov](https://www.usa.gov) — Find local government websites, which list any open positions they may have on their websites.

Also, when you're applying for a job, an employer may do a background check. Read [Employer Background Checks and Your Rights](#) to learn more.

What to Do if You Paid a Scammer

No matter how you paid — debit or credit card, mobile payment app or wire transfer, gift card, cash reload card, or cryptocurrency — immediately **contact the company you used to send the money**, report the fraud, and ask to have the transaction reversed, if possible. For specific advice on how to reverse different types of payments, read [What To Do If You Were Scammed](#).

Report Job Scams to the FTC

If you see a job scam, or lose money to one, report it to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). You can also report it to [your state attorney general](#).

Find out more about how to avoid scams at [ftc.gov/scams](https://www.ftc.gov/scams).

- **Activity/Discussion– “Identifying Hiring Scams”**

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6. Workplace Safety Video:

- **Top 10 Hazard Blind Spots - Hazard Communication - Accident Prevention** This short video covers 10 of the most common hazard blind spots, including cell phone use, noise, and 8 other distractions that can impact our safety.
- Link: <https://www.youtube.com/watch?v=d7uchKl5dr8>

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7. Miscellaneous Matters

- **Additional information**

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8. Jobs in the Area / Peer to Peer Support and Sharing

- **Staff will share job contacts** / potential opportunities that you should apply for when the opportunity matches your job goal.
- **Participants:**
 - Share job contacts and opportunities you know about.
 - Share any wisdom or insight you have gained from your own job search.
 - Share any challenges you are facing for which you'd like group support or input.

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9. A4TD News & Notes

- **Jobs, Jobs, Jobs!**
 - American Job Centers (AJC)/CareerOneStop: It is a SCSEP requirement that participants use the American Job Centers/ CareerOneStop board as part of their job search. Please keep your resume updated.
 - Job Search: As a SCSEP participant, you have agreed to actively learn skills and participate in a job-search. Complete your Job Search Activity Log (JSAL) monthly. Log in to the CareerOneStop/AJC job site twice per month.
 - Offsite Training: Offsite Training and Supportive Services are available. Talk to your CMPA or CN about what you believe would be helpful.
- **All A4TD Training Centers will be closed** on Monday, May 25, in observance of Memorial Day. Your Host Agency may be closed on this day. If it is, please make plans with your CMPA and your Host Agency supervisor to make up your hours **during the same pay period**.
- You must notify your local A4TD training center staff / Case Management Participant Assistant office:
 - If your personal information changes (address, phone #, etc.)
 - If there are any changes to your family size, income, or employment status
 - If during training, you become the relative or domestic partner of another participant or of a staff member at your host agency.

- **A4TD and Senior Community Service Program (SCSEP) News**
 - A4TD has been selected to operate the National SCSEP grant in New Hampshire! A4TD currently operates SCSEP across Maine, New York, Pennsylvania, Vermont, and Connecticut. The addition of New Hampshire builds on A4TD's long-standing work connecting older adults with meaningful employment opportunities.

- **Timesheet Reminders:**
 - Names, Places, Dates, Signatures: all must be filled out!
 - Do not forget to total the right hand column and at the bottom.
 - Offsite training must be explained with the hours breakdown and name of the provider (organization, school, or online platform).
 - It is your responsibility to save your paystubs.
 - For today's meeting in the "Explanation of Offsite Training Activities column", write "Network to Work meeting".
 - You cannot train more than 8 hours on any single day, even a day with a Network to Work meeting.

10. Conclusion of the Meeting

Next Meeting:

- _____ day, May _____, 2026 at _____
- **The May meeting date is _____.** The topic is **Networking.**
- To prepare for next month's meeting, write down three places in your local area where you can meet people to make connections to help you find a job.

- Bring your Job Search Activity Log (JSAL) to the next meeting