

## BBB Advice on Finding Help for the Hunt

According to the most recent data from the Bureau of Labor Statistics, there were more than 3.8 million job openings in the U.S. in February 2008. Even though that sounds like a lot of jobs, there are more than 7.6 million Americans who are currently unemployed and looking for work—approximately 800,000 more than were unemployed this time last year. Industries in which jobs were lost have generally remained consistent, mainly centered in areas hard hit by the housing downturn: construction, manufacturing and retail trade. Jobs have recently been added in health care and professional and technical services.



**Public Employment Service (Job Service)** is a federally-funded and state-operated program that is available in all 50 states. Not only does this service have nearly 1,700 offices across the country providing free assistance to job hunters, it also manages America's Job Bank (AJB) which lists hundreds of thousands of job opportunities. For information visit: <http://www.jobbankinfo.org/>

**Temporary Services** place employees at companies which are looking for temporary help. Job seekers do not pay the temp service. Temporary placement is one way unemployed workers can supplement their income while looking for a more permanent job.

**Executive or Career Counseling Services** help job hunters evaluate their career path and provide guidance on resume writing, interview techniques and presentation.

- Counseling services can charge individuals as much as several thousand dollars for this service and typically don't guarantee job placement.

## Graduates Cautioned to Avoid Online Job Scams

Many college and high school graduates will enter the world of work at the end of each school year. Those that have not yet lined up a job are likely to use Internet resources to pursue job leads. Online job searches can be an efficient and productive way to pursue employment. The Better Business Bureau cautions job seekers, however, to avoid becoming targets for scam artists eager to take advantage of their inexperience.

Following is a description of some of the more common online job scams.

- **The payment-forwarding or payment-transfer scams:** The con artist pretends to be an employer. He uses a job ad or information from a resume posted online to convince the job seeker that he is a legitimate employer. Once he gains the victim's trust, he uses one of several ploys to request the job seeker's bank account number. He may tell the job seeker he needs it to deliver his/her paycheck by "direct deposit." The job seeker, as part of their pay, is instructed to

keep a small percentage of the money (which can total thousands of dollars) as payment. The money the victim transfers has invariably been stolen, so the job candidate ends up committing theft and wire fraud.

- **The "personal" invitation:** This job scammer sends mass e-mails to long lists of recipients. The e-mail claims to have seen your resume on the Internet, notes that your skills match the requirements for their job, and invites you to complete an online job application. Or the e-mail may state that it is in response to the resume you submitted for a job opening. Contact the company via telephone to check it out.
- **The ID verification scenario:** The scam artist will say the business needs to scan your driver's license, passport or other means of identification to "verify" your identity. Or, the scammer claims to need your bank account or credit card numbers to run a "credit check" before proceeding with the job application process. Other red flags are requests for your Mother's maiden name, your date of birth or your Social Security number.
- **Opportunities abroad:** High-paid job opportunities overseas for people who lack significant experience in a particular field, are virtually nonexistent. Legitimate businesses seeking to fill jobs at locations outside the U.S. will **not** ask for money up front; use post office boxes, instead of office addresses; make promises of employment and guarantees of refunds; or charge fees for giving you a job lead.

## **BBB Advises Caution When Dealing With Talent/Modeling Agencies**

The Better Business Bureau warns that **disreputable** agencies often:

- Ask for up-front money, which may be called "registration,"
- Display pictures of famous models or celebrities on the walls to make you believe they are represented by that agency, although they're not.
- Use names which sound similar to well-known agencies
- Say that your direct deposit is completely refundable
  - Usually must meet strict conditions to get it back
- Be aware of false pitches from modeling agencies.
  - "Get the facts before you let your ego and emotions take over."

## **Protecting Yourself**

Before you spend any money responding to job ads or completing job placement contracts, the FTC suggests that you:

- Be suspicious of any employment-service firm that promises to get you a job.
- Be skeptical of any employment-service firm that charges up-front fees, even if it guarantees refunds to dissatisfied customers.
- Executive counseling services or career counseling services help job seekers with career directions and decisions more than with job placement.
  - Fees can be as high as \$4,000
  - Job placement is not guaranteed
- Don't give out your credit card or bank account information on the phone unless you're familiar with the company and agree to pay for something.
- Get a copy of the firm's contract and review it carefully before you pay any money.
  - Don't trust oral promises that are made that don't appear in the contract
  - Avoid high-pressure sales pitches that require you to pay now or risk losing out on the opportunity.
- Job listing services or advisory services sell information about getting a job in the U.S. or abroad.
  - They do not provide actual job placement.
- Never divulge personal information over the Internet unless you have checked on the company's reputation and marketplace record, you are using a secure means of transmitting the data
- Legitimate employers do not need your bank account number for "direct deposit" before you have even reported for work.
- Follow up with the offices of any company or organization listed in an ad by to find out if the company's really hiring.
- Be wary of firms promoting "previously undisclosed" federal government jobs.
  - All federal positions are announced to the public.
- Always check out a job placement or career counseling organization with BBB first.
  - Job hunters can visit [www.bbb.org](http://www.bbb.org) to view reliability reports that show not only how many complaints a company has received, but also if they work to resolve disputes with clients.
    - BBB also recommends visiting the National Board for Certified Counselors online at, [www.nbcc.org](http://www.nbcc.org), to search for certified professionals.

**There are a variety of free and low-cost resources available to help you in your job search, including local and state government job service offices, the Internet, local libraries and universities and community colleges.**

**For additional BBB advice on finding a job, including tips and techniques for writing a resume and performing well in job interviews, go to [www.bbb.org](http://www.bbb.org).**