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News Release

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

Ads for envelope-stuffing "opportunities" seem to be everywhere — from your mailbox to your newspaper to your e-mail inbox. The ads make offers such as “\$550 to \$3,000 weekly. Ten dollars for each circular you mail...Free Postage...Free Circulars...No Newspaper Ads...No Magazine Ads...No Bulletin Board Ads! Paychecks mailed to you every week! Advance paycheck forms included in your package!”

Promoters usually advertise that, for a "small" fee, they will tell you how to earn big money stuffing envelopes at home. They claim that they will pay you a certain amount of money for each envelope stuffed, resulting in hundreds or thousands of dollars for you each week. These ads may seem appealing, especially if you are looking for a home-based business. However, according to the Federal Trade Commission (FTC), ads like these do not tell the whole story because the promoters are not really offering a job.

Instead, after sending them money, you are likely to get a letter telling you to place the same "envelope-stuffing" ad in newspapers or magazines, or to send the ad to friends and relatives. The only way you will earn money is if people respond to your ad; in fact, the government says, the promoters themselves rarely pay anyone. If you're tempted by an envelope stuffing "opportunity," here are some questions to ask the promoters before you send any money or sign up to receive more information:

- Who will pay me?
- When will I get my first paycheck?
- Will I be paid a salary or will my pay be based on commission?
- What tasks will I have to perform?
- What is the total cost of the envelope-stuffing program, including supplies, equipment, and membership fees? What will I get for my money?

The answers to these questions may help you determine whether an envelope-stuffing opportunity is appropriate for your circumstances and whether it is legitimate. It also may help to check out the company with your local consumer protection agency, state Attorney General, and the Better Business Bureau in the community where the company is located as well as the community where you live. These organizations will tell you whether they have received complaints about the promotion that interests you. Be aware that the absence of complaints does not necessarily mean the promotion is legitimate. Unscrupulous promoters may settle complaints, change their names, or move to avoid detection.

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

- The Federal Trade Commission works for the consumer to prevent fraud and deception. Call 1-877-FTC-HELP (1-877-382-4357) or log on to www.ftc.gov.
- The U.S. Postal Inspection Service (www.usps.com/postalinspectors) investigates fraudulent mail practices.
- The Attorney General's office will be able to tell you whether any state law that may regulate work-at-home programs protects you.
- Your local consumer protection offices can offer assistance.
- Your local Better Business Bureau can tell you if there are complaints.
- Contact the advertising manager of the publication that ran the ad. The manager may be interested to learn about the problems you have had with the company.

For more information on this or related topics, contact Ruth Brock, Regional Extension Agent for Consumer Science and Personal Financial Management. You can reach her at the St. Clair County office at (205) 338-9416 or email at brockru@aces.edu.

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Source: www.ftc.gov