BILL'S HOME TECH

Home & Small Business Tech Solutions

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# Job-Posting Scams: Fake Recruiters & Check-Cashing

*A real job pays you; a scam takes from you The plain rules that keep you clear*

Tech Made Simple. Service Made Personal.

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# What's Inside

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# 1 The Short Version

A real job pays you. A scam finds a way to take money from you, or to use your bank account to move someone else's stolen money. That one sentence is the whole guide in miniature, and if you hold on to nothing else, hold on to that. Every job scam, however it dresses itself up, eventually asks you to pay, to deposit a check and send part of it back, or to hand over the keys to your identity.

These scams have exploded because so much hiring now happens by text and online, where a stranger can pose as a recruiter from a company you have heard of. The messages look professional, the pay sounds good, and the pressure is gentle at first. This guide shows you how they work and gives you plain rules that keep you clear of all of them.

- Never pay to get a job: no fees for training, equipment, background checks, or starter kits.
- Never deposit an employer's check and send part of it back; the check is fake and you will owe it all.
- Never deposit your own money to unlock tasks or withdraw earnings from an app.
- Guard your Social Security number, bank details, and ID until you have a real, verified offer.

> **TIP**
>
> When an offer arrives by surprise text, or seems too good to be true, slow down. Scammers rely on speed. The simple act of waiting a day and checking defeats most of them.

# 2 How The Modern Job Scam Works

It usually starts with a message you did not expect: a text, an email, or a note on a job site or social app, saying a company wants to hire you, often for easy remote work at surprisingly good pay. The sender seems friendly and professional and moves the conversation quickly to a chat app. From there, every step is designed to feel like a normal hiring process while steering you toward money or data.

- A surprise message praises your profile and offers a job you never applied for.
- The recruiter pushes to move onto a texting or chat app, away from the job site.
- A quick, informal interview by text makes it feel real and moves fast.
- An offer arrives within hours, far faster than any real company hires.

The speed and the flattery are the tells. Real hiring is slow, involves video or phone calls with named people, and never arrives as an unsolicited text offering a job you did not seek. When everything is rushed and nothing can wait, that is the scam setting its hook before you have time to think.

> **GOOD TO KNOW**
> Legitimate recruiters do exist and do sometimes reach out. The difference is they will happily slow down, use a company email address, and never ask you for money or bank details to get started.

# 3 Never Pay To Get A Job

This is the oldest rule and still the most reliable. A genuine employer pays you; it does not charge you to start. Any request for money as a condition of being hired is a scam, no matter how it is explained. Dress it up as a fee for training, a deposit for equipment, a charge for a background check, or the cost of a starter kit, and it is still the same trick.

| They ask you to pay for | The reality |
|---|---|

| | |
|---|---|
| Training or certification | Real employers train you on their dime, or do not require it to start. |
| Equipment or a laptop | A real job provides or reimburses equipment; it does not sell it to you. |
| A background check | The employer pays for this; you never wire money for it. |
| A starter kit or supplies | A classic scam; you pay and the job never materializes. |

Sometimes the request is softened: they will reimburse you later, or it comes out of your first paycheck. It never does, because there is no job and no paycheck. The moment a prospective employer asks you to send money by any method, the conversation is over. There is no legitimate exception to this rule.

> **WATCH OUT**
>
> Be especially wary of being asked to pay by gift card, wire transfer, payment app, or cryptocurrency. No real employer uses these, and they are chosen precisely because the money cannot be recovered.

## 4 The Fake Check Trap

This is the one that catches careful people, because it turns your own bank against you. The employer sends you a check, often for more than expected, and asks you to deposit it and then send part of it onward: to buy equipment, to pay a vendor, or to a second employee. The check looks real, and your bank may even let you spend against it within a day or two.

1. The scammer mails or emails you a check to deposit, frequently for too much.
2. They ask you to keep a portion and send the rest back or to someone else, usually by wire or gift card.
3. You deposit it and the money appears available, so it feels safe to send the rest.

4. Days later the bank discovers the check is fake, removes the full amount, and you owe every dollar.

The cruel mechanics are worth understanding. Banks must make deposited funds available quickly, often before they can confirm a check is good. That gap is the whole scam: you send real money out while the fake check is still being verified, and when it bounces, the money you sent is long gone and the loss is yours.

> **WATCH OUT**
> A check clearing and a check being genuine are not the same thing. Never send money based on a deposited check until your bank confirms, in person, that the check has truly and finally cleared, which can take weeks.

## 5 Task Scams And Reload Apps

A newer trick dresses itself as easy online work: you are hired to do simple repetitive tasks in an app, like liking videos, rating products, or completing orders, and you see small earnings build up. It feels like a real side job. Then the trap springs: to continue, or to withdraw your earnings, you must deposit your own money first.

- You are recruited for simple app-based tasks that show growing fake earnings.
- Early on, you may even be allowed a tiny withdrawal to build your trust.
- Soon you are told you must deposit your own money to unlock more tasks or a bigger payout.
- The more you put in, the more they demand, and no real money ever comes out.

The earnings on the screen are just numbers the scammer controls; they are not real and cannot be withdrawn. Every dollar flows one way: from you to them. The small early withdrawal is bait, meant to convince you the scheme pays so you will deposit far more. The only winning move is never to deposit a cent.

> **WATCH OUT**
> Any job where you must pay in to get paid out is a scam, full stop. Real work never requires you to fund it from your own pocket to receive your wages.

# 6 Money Mule, When Your Account Is The Tool

Some job scams do not want your money directly; they want your bank account to launder someone else's. The job is described as a payment processor, a financial agent, or a reshipper, and it involves receiving money or packages and passing them on. What is really happening is that you are moving stolen money or goods, which is a serious crime even when you did not know.

- You are hired to receive deposits and forward the money, keeping a cut.
- Or to receive packages at home and reship them abroad.
- The money is stolen and the goods are bought with stolen cards.
- You can be held responsible, lose the money, and face legal trouble.

These roles are deliberately made to sound legitimate and even generous, but no honest employer routes money or merchandise through a new hire's personal account or home address. If a job's core duty is to receive something and pass it along while keeping a portion, step away. You are being used as a shield between criminals and the law.

**GOOD TO KNOW**

Being an unwitting money mule can still freeze your accounts and draw law enforcement. Protecting your own account from this use is as important as protecting your cash.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

# 7 Protecting Your Personal Information

Beyond your money, scammers want the pieces of your identity: your Social Security number, your bank account and routing numbers, your driver's license, and photos of your documents. With these, they can open accounts, file for benefits, or steal your tax refund. A fake job is a common way to coax these out of you, because providing them feels like a normal part of being hired.

| They ask early for | When it is actually appropriate |
|---|---|
| Social Security number | Only after you accept a verified, real job offer, for payroll and taxes. |
| Bank account details | Only to set up direct deposit at a confirmed employer, never to receive a check to forward. |
| Driver's license or passport photo | Only through an employer's official, secure system after hire. |
| Date of birth and full address | Shared sparingly; not needed to discuss a job by text. |

The timing is the tell. A real employer collects sensitive information after an offer, through secure official channels, as part of formal onboarding. A scammer wants it up front, by text or an unsecured form, before any real job exists. If you are asked for identity documents before a verified offer, stop.

**WATCH OUT**

Never send a photo of your Social Security card, driver's license, or passport to a recruiter over text or chat. Once an image of your ID is out, it can be used against you for years.

# 8 How To Verify A Company And Recruiter

The single most powerful habit against job scams is to verify independently, using contact details you find yourself rather than any the recruiter gives you. Scammers impersonate real companies, so the name being real proves nothing; what matters is whether this particular person truly works there.

1. Look up the company on its own official website, found through a search, not a link in the message.
2. Call the company's main phone number from that website and ask if the recruiter and job are real.
3. Check that the recruiter's email ends in the company's real domain, not a free email service.
4. Search the company name with the words scam or review to see if others have been targeted.

Pay attention to small mismatches: a recruiter from a big company writing from a personal email address, a job description full of errors, or a phone number that does not match the company's real one. Any one of these is reason to slow down and verify before you share anything or agree to anything.

> **WATCH OUT**
> Use the company's own website and main number, never the ones the recruiter provided. A scammer can give you a real-looking number that rings straight to an accomplice.

# 9 Warning Signs To Memorize

Scams share a family resemblance once you know what to look for. No single sign is proof on its own, but when two or three appear together, treat the whole thing as a scam until proven otherwise. These are the patterns that show up again and again across every version.

- An unsolicited offer for a job you never applied for, especially by text.
- Pay that is high for very little work, or vague duties described as easy money.
- Pressure to act fast, decide now, or keep the opportunity secret.
- A request for money, a check to deposit and forward, or sensitive documents up front.
- Communication only by chat app, with no verifiable company email or phone call.

Taken together, these describe nearly every job scam in circulation. Print this page and keep it by the phone. When a message or call sets off two of these at once, you do not need to figure out exactly which scheme it is; you only need to stop, and stopping is always safe.

> *You never lose anything by slowing down to check. You can lose everything by rushing because a stranger told you to.*

## 10 If You Have Already Engaged

If you are reading this with a sinking feeling because you have already shared something or sent money, do not freeze in shame; act, because quick steps can limit the damage. Scammers count on embarrassment to keep victims quiet, and silence is what lets them get away. You are not foolish; these schemes are built to fool careful people.

1. If you sent money, contact your bank or the payment service immediately and ask them to stop or reverse it.
2. If you deposited a check and sent funds, tell your bank now, before more is lost.
3. If you shared your Social Security number, consider a credit freeze with the three credit bureaus.
4. Change any passwords you shared, and watch your accounts closely for unexpected activity.

Then report it, both because it can help recover money and because it helps stop the scammer targeting others. In the United States, report to the Federal Trade

Commission at reportfraud.ftc.gov and to the FBI's complaint center at ic3.gov. Reporting is free, takes a few minutes, and is the right thing to do.

**WATCH OUT**

Acting within hours gives the best chance of stopping a transfer. Call your bank first, then report. Do not wait out of embarrassment; speed matters far more than pride here.

## 11 Helping A Family Member Stay Safe

Job scams often target people who are out of work, newly retired, or looking for a little extra income, and a worried family member can be the best defense. The trick is to help without lecturing, so the person feels supported rather than scolded and will actually come to you when something feels off.

- Agree on a simple rule together: run any job offer past a trusted person before acting.
- Make clear there is no shame in being targeted; it happens to sharp, careful people.
- Share this guide's four core rules so they are remembered, not just the fear.
- Offer to be the second set of eyes on any check, fee, or request for documents.

The goal is a household where checking with each other is normal and easy, not a source of friction. A scammer's greatest ally is a victim who is too embarrassed or too rushed to ask anyone. A family that talks openly about these schemes takes that ally away entirely.

**GOOD TO KNOW**

Most people who avoid a scam do so because they paused to ask someone they trust. Being that someone, calmly and without judgment, is the most useful thing a family member can offer.

# 12 Recap

Job scams all end the same way: with your money gone, your account misused, or your identity stolen. They begin with a surprise offer, flattery, and pressure to move fast. The defense is simple and it is entirely in your hands: never pay to get a job, never forward money from a deposited check, never deposit your own money to earn, and guard your identity until an offer is real and verified.

- A real job pays you; a scam finds a way to take from you.
- Verify every company and recruiter through their own website and main number.
- Slow down when an offer surprises you or sounds too good; speed is the scammer's tool.
- If caught, act within hours: call your bank, freeze credit if needed, and report it.

**GOOD TO KNOW**

Last verified November 2026. Report scams to the FTC at reportfraud.ftc.gov and the FBI at ic3.gov. The schemes keep evolving, but the four rules on these pages hold. Unsure about an offer in front of you? Call Bill at (330) 200-8042 before you act.

CHEAT SHEET

# Everyday Cheat Sheet

Keep this page by the phone. It points you straight to what to do.

| Situation | What to do |
|---|---|
| Asked to pay a fee to start | Refuse and walk away; real jobs never charge you |
| Sent a check to deposit and forward | Do not send anything; the check is fake and you will owe it all |
| Told to deposit your own money to earn | Stop; any pay-in-to-get-paid job is a scam |
| Asked to receive and forward money or packages | Decline; this makes you a money mule |
| Asked for your SSN or ID up front | Share nothing until you have a verified, real offer |
| Offer arrived by surprise text | Slow down and verify before replying with anything |
| Check if a recruiter is real | Call the company's own main number from its real website |
| Already sent money | Call your bank immediately and ask to stop or reverse it |
| Report a scam | File at reportfraud.ftc.gov and ic3.gov |
| Get help | Call Bill: (330) 200-8042 |

**BEFORE YOU GO**

# A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

# Your Visit — and My Promise

*You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.*

**KEY SPECS**

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

**GOOD TO KNOW**

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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