

HOW **2** guide: Protect Your Personal Information and Avoid Scams

Many students have become so accustomed to providing personal information on the web that they may be unaware of the risks they may take in the job search.

Identity Theft

The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. To help protect yourself from identity theft:

- Never give out your Social Security number online or over the phone. A job listing site should not ask for your Social Security number as part of the registration process. (A Social Security number is the key to getting credit cards and loans in your name, as well as fake identification.)
- Never provide credit card or any financial information like bank account numbers
- Never include personal information on your resume, such as Social Security numbers, marital status, etc.
- If you are ever unsure why your personal information is being requested, you have the right to ask what it is being used for.
- Be aware of “spoofing” and “phishing” scams which may be official-looking emails, but are actually fraudulent emails that illegally collect personal information.
- Watch out for money laundering and reshipping scams, which typically involve someone from another country who needs your help transferring funds.

Resume Security

Before registering and uploading your resume into a job listing site, review the websites Privacy Policy or Security Statement so you are aware of what they can do with your information. Some sites may actually give third parties access to your information for a fee. If a website has a “privacy seal,” that may be a good sign, but is not necessarily a guarantee.

Carefully review the resume privacy options for posting your resume. Most larger sites have three levels of privacy to choose from:

1. The standard or basic level makes your resume searchable to all registered employers
2. An anonymous or confidential posting enables you to hide your name and contact information, and sometimes the name of your current employer.
3. The private setting allows you to post your resume for ease of applying to jobs, but it is not accessible to employers

Keep in mind that when it comes to posting your resume on sites, “more” is not always “better.” You can search for jobs on as many sites as you would like, but use only a few key sites for posting your resume. If you are contacted by a recruiter, find out which site they used so you can keep track of the effectiveness of the sites you are using. Once you have completed your job search, remove your resume from all the sites you have used. You don’t want your resume and personal information hanging around in cyberspace forever.

Remember that if you are currently employed and have posted your resume on a site, your current employer may see it. If they don’t know you are job searching, this perceived disloyalty could become an issue.

Also, NEVER list your references on your resume. They certainly will not want their name and contact information broadcast around the Internet. Put your list of references on a separate document and provide them to a prospective employer only when requested to do so.

Network Safely

Be careful of the amount of personal information you disclose about yourself in social networking sites, blogs, Twitter, or any other place where the information is out of your control and possible “on record” forever. You can create a professional looking Facebook site to help market yourself. For a sample, go to <http://studentservices.fgcu.edu/Careers/handouts.asp> and click on “Professional Facebook.”

Avoiding Employment Scams and Detecting Deceptive Job Ads

If you have spent any time job hunting online, you probably have seen postings that include the following phrases:

“Earn \$50K a year working part-time!”
“Earn \$3,000 a week from home – No Sales”
“Six figure income - No experience necessary!”

As a job seeker, it is important to remember that YOU are responsible for researching the integrity and legitimacy of organizations, businesses, and individuals offering employment opportunities. Here are some “red flags” to watch for:

- If it sounds too good to be true, there’s a good chance it isn’t true. This usually involves promises of high compensation with no experience necessary. See examples above.
- The employer cannot or will not describe the nature of the business and/or specifics of the position, or comes across as vague or elusive when you ask questions.
- The employer offers you a position without ever interviewing you. An in-person interview is preferable.
- The employer does not have a physical address. Sometimes there are reasons for this – find out why. Also be cautious of employers that do not have an address in the U.S.
- An employer asks you over the phone or via email for personal information, like your Social Security number or bank account number.
- The employer requires an upfront fee or large investment of inventory before you can start working.
- The company does not have a website. This shouldn’t immediately discredit a company, but it is becoming unusual for even the smallest companies to not have a presence on the Internet.

If you have any concerns about the legitimacy of an employer, the Better Business Bureau website has a searchable database where you can see if there have been any complaints about a company. Go to <http://www.bbb.org/>. You should also check to see if the company is licensed and registered to do business in your state. There are some work-at-home and sales opportunities that are legitimate, but they often take a lot of time and hard work. If a company promises easy and fast money, you should be suspicious.

Multilevel Marketing Plans

These plans, also known as “network” marketing, are a way of selling goods or services through distributors. In these plans, you are typically paid for both your sales and those of other people you recruit to join as distributors. Many states outlaw the practice of paying commissions to a distributor’s downline, which is known as “pyramiding.” Sometimes you can’t always tell if an opportunity falls into this category. However, beware of any plans that require new distributors to purchase expensive inventory, or anyone who pressures you to sign a contract. Use your common sense – would a legitimate employer do that?

If you feel you have been a victim of identity theft, go to the Federal Trade Commission website - ftc.gov/idtheft.

To access other helpful job search guides go to <http://studentservices.fgcu.edu/Careers/handouts.asp>