

## ***BBB Warns Career-Changers***

### ***be careful with online job postings and unsolicited e-mails***

If finding a new job or changing careers is one of your New Year's resolutions, you're not alone. A 2007 survey by CareerBuilder.com, conducted by Harris Interactive, found that 84 percent of U.S. workers are not in their dream job. Before you give notice, Better Business Bureau has advice for your next career move.

According to the U.S. Department of Labor, 54 million Americans, or 40 percent of the work force, left their jobs in 2006. Nearly three-quarters (74 percent) of U.S. workers report they have changed careers at least once and more than a third (35 percent) say they are currently interested in making a career change, according to the CareerBuilder.com survey. And many career changers will use Internet resources to research job leads. Online searches are an efficient way to pursue employment, but BBB cautions job seekers to avoid becoming victims of con artists eager to take advantage of worker's desires for a new start.

"Job search fraud is often linked to online identity theft, for instance, legitimate employers do not need employees to transmit bank account numbers for direct deposit before they have even reported for work," said Judy Pepper president of BBB Central Florida. "Job seekers should never divulge personal information over the Internet until they have checked on the company's reputation and reliability, and are comfortable with the firm's privacy policies."

Following are the most common online employment fraud schemes reported to BBB.

**Payment forwarding or payment transfer.** Con artists use information from resumes posted online to convince job seekers that they are legitimate employers, all for the purpose of getting a job seeker's bank account information. Scammers tell job seekers they need personal account numbers to deliver paychecks by direct deposit. Or they may promise high wages for jobs that involve forwarding, transferring or wiring money from personal bank accounts, PayPal accounts, or from Western Union to another account. Job seekers, as part of their pay, are told to keep a percentage of the money (which can total hundreds or even thousands of dollars) as payment. The money the victim transfers is invariably stolen, so the job candidate ends up aiding in the theft and committing wire fraud.

**"Personal" invitations and ID verification.** Job scammers send mass e-mails to long lists of recipients. E-mails claim to have seen the job seeker's resume on the Internet, note that the job seeker's skills match the requirements for the job, and invite the recipient to complete an online job application. During the "job application process," or prior to "scheduling an interview," the con artist will say the business needs to scan the job seekers driver's license, passport or other means of identification to verify identity. Or, the scammer claims to need bank account or credit card numbers to run a credit check to complete the job application process. Proceed with caution - these are not legitimate requests and can be used to commit identity theft.

**Federal employment information.** Although not necessarily related to identity theft, but a scam nonetheless, job seekers should avoid sites that promise, for a fee, to provide information on federal government employment. Such sites will usually use a government-like name, such as the "U.S. Agency for Career Advancement" or the "Postal Employment Service," and make claims for guaranteed hiring. All federal government positions are publicly announced and federal agencies never charge application fees or guarantee that an applicant will be hired.

BBB also offers the following general guidance for those planning to make the jump to a new career.

**Career change: do you really need one?** It's important to decide whether it's your job or your career that is leaving you unsatisfied at the end of the day. If it is a new career you want, career counselors can help, but check them out with BBB first to make sure they have a good track record for satisfying customers.

**Do your research.** Look into the demand and health of the job market as well as the status of affiliated industries. Will it be best to find a job at an established company or do you want to start your own business? Will the salary range meet your needs? Can you afford to relocate?

**Train for your new career.** Once you've identified your new career path, it's time to consider what additional training you'll need to be successful. Do you need to go back to school or become certified? Are there any new computer programs to learn?

**Get your foot in the door.** There is plenty of advice in books and online to help you write your resume and make a good impression in an interview. Look at the big picture and identify your transferable skills and core competencies in your current job. For example, are you a good communicator, a natural leader, a solid strategist?

Job seekers should also know that BBB provides objective advice and free BBB Reliability Reports™ on more than three million local and national businesses that can aid in researching companies ([www.bbb.org](http://www.bbb.org)).

The "BBB Insiders' Guides" book series is also a good resource for job seekers. Two topics of specific interest are: *Buying a Franchise* and *Starting an eBay Business* ([www.us.bbb.org/books](http://www.us.bbb.org/books)). In both, BBB experts provide information, advice, and insights based on real-world experience to de-mystify the topics and provide career-changers with step-by-step guidance.

Start your search with trust at [www.bbb.org](http://www.bbb.org) for more advice from BBB that you can use in the workplace and to help guide your career.