



Find Real Online Work, Avoid the Traps — One Page

A free Lumaset Foundation cheat sheet · keep this by your phone

The golden rule

Money flows from the employer to **YOU**. Never the other way.

Fake-job red flags (any one = stop)

Surprise offer by text/WhatsApp/Telegram, no real interview. Pay too high for simple work. Asked to **pay** for equipment/training/fees, or to **deposit your own money** to “unlock” pay. Asked for SSN, birthdate, bank **login**, or ID photo **before** a verified hire.

Never

Accept a check and **wire/send part back** (overpayment scam — the check is fake). Get paid in **crypto or gift cards**, or move money off a platform because a client rushed you. Share your **online banking password** with anyone.

Do this instead

Apply through a **company careers page** or an established platform. **Verify** the company and recruiter yourself. Give W-4/I-9/direct-deposit details only **after** a real, verified hire. Keep records; for your situation see a tax pro or **IRS.gov**.

Report scams

ReportFraud.ftc.gov · internet crime **IC3.gov** · identity theft **IdentityTheft.gov**.