Employment, Education & Opportunity Scams

Responding to Scams About Opportunities

These scams occur when criminals pose as employers, recruiters, schools, scholarship providers, or grant programs to steal money, personal information, or free labor. They often exploit urgency, financial stress, and the desire for advancement.

This guide applies to:

- Recruitment scams (job fraud)
- Fake internships & work-from-home scams
- Student loan forgiveness / debt relief scams
- Scholarship & grant scams

If you shared personal information or sent money, act immediately.

Opportunity Scam – Do This First

Stop Engagement Immediately

- Do not send more money
- Do not complete "onboarding" tasks
- Do not share additional personal or banking information
- Do not download apps or software requested by the offer

Scammers often escalate pressure once contact is established.

Secure Your Accounts (From a Safe Device)

- Change passwords for:
    - Email (often the gateway)
    - Job boards
    - School or loan portals
    - Financial accounts
- Review:
    - Recovery email and phone numbers
    - Authorized devices and app connections
- Watch for password reset alerts you didn't request

Preserve Evidence

Before deleting anything:

- Screenshot or save:
  - Job postings or ads
  - Emails, texts, and chat messages
  - Offer letters or contracts
  - Websites and URLs
- Record:
  - Dates and times
  - Names used by the scammer
  - Payment requests or instructions
- Documentation supports reporting and recovery.

Common Scam Types & What to Do

Recruitment Scams (Job Fraud)

Signs:

- Unsolicited job offers
- Interviews conducted only by text or chat
- Requests to pay for equipment or background checks
- Pay that is unusually high for the role

What to Do:

- Stop engagement
- Do not cash checks or send refunds
- Report to the job board and authorities

Fake Internships & Work-From-Home Scams

Signs:

- Promises of easy income
- Requests to move money or packages
- Pressure to act quickly
- Poorly written offers or vague duties

What to Do:

- Do not perform tasks
- Preserve evidence

- Report to platforms and law enforcement

Student Loan Forgiveness / Debt Relief Scams

Signs:

- Claims of guaranteed forgiveness
- Requests for upfront fees
- Pressure to act before deadlines
- Requests for FSA IDs or login credentials

What to Do:

- Do not pay fees
- Do not share FSA IDs
- Verify directly through official government channels

Scholarship & Grant Scams

Signs:

- "You've won" messages you didn't apply for
- Requests for application or processing fees
- Pressure to provide SSNs or bank info early

What to Do:

- Do not pay or share sensitive information
- Verify with the sponsoring organization

Report the scam

- National Reporting
    - Federal Trade Commission (FTC)
        - Main federal agency for consumer fraud
        - reportfraud.ftc.gov
    - Internet Crime Complaint Center (IC3) – FBI
        - Tracks internet-based financial crimes and scams
        - ic3.gov
    - Student Loan & Education Reporting
        - Federal Student Aid (FSA)
        - https://studentaid.gov
        - Report student loan scams and misuse
    - U.S. Postal Inspection Service
        - If the scam involved mailed checks, money orders, or parcels

        - uspis.gov/report
    - Secret Service Cleveland Field Office
        - Main federal agency for financial crimes
        - 216-750-2058
- Ohio Resources
    - Ohio Attorney General – Consumer Protection & Identity Theft
    - https://www.ohioattorneygeneral.gov
    - Consumer Protection Hotline: 800-282-0515
- Geauga County
    - Geauga County Sheriff's Office
    - https://www.geaugasheriff.org
    - Local police non-emergency line for documentation
    - Call 911 if threats, coercion, or immediate danger are involved

Recovery – After Reporting

- Monitor financial and credit activity closely
- Watch for follow-up scams offering to "fix" the problem
- Keep all reports, case numbers, and correspondence together
- Notify schools or employers if impersonation occurred
- Opportunity scams often lead to identity theft or financial fraud.

How to Reduce Opportunity Scam Risk

- Treat unsolicited offers with skepticism
- Never pay to get a job, scholarship, or grant
- Verify organizations independently
- Be cautious of urgency and secrecy
- Ask for a second opinion before acting
- Add a Trusted Contact to all financial accounts