

Side Gig Scams: My Red-Flag Checklist

Most side gig scams follow the same few patterns. Before you say yes to any offer, go down this list. If you tick even one red flag, stop and talk to someone you trust.

Red flags (from the FTC's job scam warnings)

- ☐ They want money first – a “starter kit”, training or certification fee.
- ☐ They send me a check and ask me to send some of it back.
- ☐ They ask me to buy gift cards, or want to pay me with them.
- ☐ They want me to receive and reship packages.
- ☐ The pay sounds too good for the work.
- ☐ They ask for my bank login, or my Social Security number before I've checked them out.
- ☐ They want me to recruit friends to earn money.

Before I say yes

- ☐ I've slowed down. A real offer will still be there tomorrow.
- ☐ I've searched the company or person's name with “scam”, “review” or “complaint”.
- ☐ I've talked it over with a friend, family member or neighbor.
- ☐ I found it through a source I know (CareerOneStop, USAJobs.gov, my library or senior center).
- ☐ I'm not paying anything up front to start earning.

If something already happened

- ☐ If I paid: I've called my bank, card company or payment app right away to report it and ask for a reversal.
- ☐ If I shared personal information: I'm watching my accounts for identity theft.
- ☐ I've reported it at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) and to my state attorney general (online crimes also at ic3.gov).

Don't feel embarrassed – these schemes fool careful people every day. Real side income usually starts small and slow, and that's a good sign.