**Phony Job Opportunities:** Beware of ads making unbelievable claims about job opportunities. You can be sure they misrepresent wages and the number of jobs actually available -- and they often require you pay a fee to get more information. Job pitches such as these are bound to be phony:

- Guarantee job placement.
- No experience or special skills needed to qualify.
- Too-good-to-be-true wages.
- Overseas employment.

Con artists may offer training to “fill a critical shortage” in a specific field (such as truck driving or heavy equipment operation) that pays double or triple an applicant’s current salary. Applicants are assured jobs if they successfully graduate from the class. Offers such as these usually appear as a “business opportunity” rather than under a “school” listing. But beware: Graduates will not be placed in jobs. The school will not be able to provide jobs and will not be associated with industry employers.

Some con artists try to sell catalogs listing companies supposedly hiring workers for various jobs, some of which may be “high-paying positions overseas.” If you buy the catalog -- often costing $30 or more — you'll find the companies are not hiring. And if the catalog comes with a money-back guarantee, it will include requirements difficult to meet.

Contact your local Better Business Bureau or other consumer protection agency to check on a company before you pay for job training or employment opportunities. You may find complaints filed against the company.