Work at home schemes: "Assemble our products at home. Earn $200 per week." How often have you seen such an advertisement or ones like it? Advertised opportunities to earn money by doing work in your home are frequently nothing more than fraudulent schemes and, at best, rarely result in any meaningful earnings. The targets of the work-at-home con artists are those who need extra money but who are not able to work outside their homes. Victims typically include mothers at home caring for young children, the unemployed, the elderly, handicapped persons and people with low incomes. These ads typically promise a "large income" for working on projects "in great demand." Some promotions stress that "no experience is necessary;" while others indicate that "no investment is required." The one characteristic common to all of these schemes is that you are required to purchase something before you are able to start work. Probably, the most common kind of work-at-home scheme is envelope stuffing. Typically, all you receive for your money are instructions to place an ad like the one you answered, which requires you to rip off your fellow citizens to make any money. Remember: modern mailing techniques and equipment have virtually eliminated the need for home workers to perform legitimate envelope stuffing, addressing, and mailing services from their homes. Some work-at-home schemes don't really offer work in the home, but sell ideas for setting up home businesses. Other schemes require you to raise animals. Many schemes require you to produce items, such as sewing baby booties or aprons, making Christmas wreaths or toys, or fabricating other specialty products. You are not told that you will have to sell these items yourself and that there is generally little or no market for them. The promoters of such schemes are only interested in selling you something--that is, the ideas, animals, or materials you need to start your business. Sometimes the promoters indicate that "no selling is required." They promise to buy back any items you make, as long as your workmanship is "acceptable" or up to their "high standards." Of course, these promoters will reject everything you send them by telling you that your finished products do not meet their standards. Once again, you are left to sell the items on your own, if you can.