

Employment Scams

Raising awareness of employment scams and how to recognise them.



This session pack has been produced as part of Citizens Advice Consumer Education work for Scams Awareness Month 2017. The materials have been produced in partnership with SAFERjobs. www.safer-jobs.com



Although care has been taken to ensure the accuracy, completeness and reliability of the information provided, Citizens Advice assumes no responsibility. The user of the information agrees that the information is subject to change without notice. To the extent permitted by law, Citizens Advice excludes all liability for any claim, loss, demands or damages of any kind whatsoever (whether such claims, loss, demands or damages were foreseeable, known or otherwise) arising out of or in connection with the drafting, accuracy and/or its interpretation, including without limitation, indirect or consequential loss or damage and whether arising in tort (including negligence), contract or otherwise.

Copyright © 2017 Citizens Advice All rights reserved. Any reproduction of part or all of the contents in any form is prohibited except with the express written permission of Citizens Advice.

Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux, Charity registration number 279057, VAT number 726020276, Company Limited by Guarantee, Registered number 1436945 England.
Registered office: Citizens Advice, 200 Aldersgate

Citizens Advice holds no rights to the examples of local, national news articles or SAFERjobs reports. All rights reserved.

Contents

Introduction	3
The role of Citizens Advice and SAFERjobs tackling scams	
Guidelines	5
How to use the resources	
Activity 1	6
Quiz - Scams in the job market, how easy are they to spot?	
Activity 2	10
Recognising a possible employment scams	
Activity 3	12
Examples of news items of employment scams	
Reference section	13

Avoid employment scams

Introduction

Whilst anyone looking for work can be at risk of employment scams, a 2015 ActionFraud study found that the most vulnerable job seekers were the 18 - 25 age group. .. a target group for this year's Scams Awareness month. The resources here have been produced in partnership with SAFERjobs with key messaging from Citizens Advice Scams Awareness campaign. Whilst the resources can be used for any age group looking for work, we would encourage teachers/ tutors and anyone else engaging in education of young people to use these to raise awareness of employment scams and how to report them.

Scams Awareness Month

Young people (18-24) are one of the focus groups for 2017; while young people don't represent the largest groups of people falling victim to scams, evidence shows that there has been a sharp rise in number of under-25s hit by scams. In particular, young people are found to be a growing proportion of victims of online and identity fraud. As 'digital natives' who have grown up surrounded by technology, they are often confident in their ability when using things like the internet. This can lead to them feeling like they are unlikely to fall for scams targeted at them through these routes, in turn making them complacent and increasing vulnerable. Citizens Advice research also shows that over half of young people are unlikely to report scams.

The focus of this pack is to look, specifically, at online employment seeking, how to avoid employment scams and how to report them.

Citizens Advice consumer service

This is a telephone and online service that enables people to report incidents and get advice if they are concerned about a potential scam. The service works very closely, and shares intelligence, with TS. Intelligence reports are sent to local TS offices to act on, depending on the level of intervention required and local priorities. Specialist consumer advisers can give you practical and impartial advice on how to resolve your consumer problem, tell you the law which applies to your situation, pass information about complaints on to Trading Standards (you can't do this yourself.) However, the adviser can't make a complaint for you or take legal action on your behalf.

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

SAFERjobs

SAFERjobs – provides detailed information on how to recognise employment scams, your rights and job scam advice. SAFERjobs is a non-profit, joint industry and law enforcement organisation designed to support job seekers, agency staff, and contractors with any suspected fraud, malpractice, breach of legislation, or poor experience they may encounter. SAFERjobs is supported by the Department for Work and Pensions (DWP), Business Energy Industrial Strategy (BEIS), Metropolitan Police, and other government and industry organisations. For anyone that has experienced any issues, these can be reported by using the report button on the website www.safer-jobs.com/contact.cfm?type=fraud

Financial providers

If a participant is concerned that they may have fallen victim to a scam/ identity fraud/ identity theft or if bank details have been given out unwittingly, the first step should be to contact the bank or credit card company to deal with the issue as soon as possible. The participant's bank will be able to help and advise on the best course of action.

Remind participants not to use links or numbers given by potentially fraudulent emails or callers.

Remind participants **never** to allow a 'company' or 'employer' to use their own personal bank account for work purposes.

Many financial providers are now also engaging with enforcement bodies, such as Trading Standards (TS) to develop better understanding of scam victims and how to help their customers.

Sessions Specific Guidance

The aim of this resource is to introduce participants to the concept of employment scams and to raise awareness of how they operate.

The resource also aims direct participants on where to get advice and to highlight the importance of reporting scams that have been spotted.

Objectives :

- To raise awareness of employment scams
- To engage participants in understanding the importance of knowing how to identify a scams
- Signpost participants to relevant help/ advice organisations
- Encourage participants to report potential scams to SAFERjobs
- Get participants involved in Scams awareness month campaign

Evaluation Guidance - The campaigns team will be running an evaluation of the Scams Awareness campaign, however an evaluation tool to feedback on the education resources can be found here

www.citizensadvice.org.uk/about-us/how-we-provide-advice/our-prevention-work/education/education-resources/education-resources-evaluation/

General Guidance Notes – this training resource should not be used as an advice tool and participants' should be advised on the risks of advising friends or family on legal consumer issues. Any discussion about current personal consumer related issues should be directed to the Citizens Advice consumer service

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

or SAFERjobs - www.safer-jobs.com



Resource sheets

Two copies of each activity are provided,

1. For the trainer/ tutor which includes answers
2. For the participant to use as a worksheet or discussion tool

Activity 1 - Quiz – Scams in the job market, how easy are they to spot? Tutor/ trainer worksheet

Using data provided by SAFERjobs, use the quiz to ascertain participants' understanding of employment scams.

1. What percentage of people looks online for employment?
 - a. **67%**
 - b. 86%
 - c. 25%
2. What percentage of people said they would not be able to recognise a scam?
 - a. 56%
 - b. **72%**
 - c. 89%
3. Out of 1000 people surveyed how many had fallen victim to a scam?
 - a. 1 in 3
 - b. **1 in 5**
 - c. 1 in 7
4. What percentage automatically assumed that a job would be genuine if posted on a jobsite?
 - a. 26.4%
 - b. 57.2%
 - c. **71.3%**
5. An additional study of 10,000 people established that the average financial loss of those falling victim to an employment scams was...
 - a. £500
 - b. £1800
 - c. **£2600**
6. What percentage of students admitted that they would not be able to recognise a scam?
 - a. 28%
 - b. **42%**
 - c. 65%

7. What percentage of students felt vulnerable to a scam when looking for a job?

- a. 5%
- b. 29%
- c. 33%**

8. Often there can be warning signs about a potential scam; look at the statements below and consider if you have seen these before, what might be the issue with these?

- a. Earn £2000 per week from home/ No experience necessary – sounds too good to be true
- b. Request you to call them on a given number for a telephone interview - this may direct the jobseeker to a premium telephone line which may carry a hefty cost
- c. Request for personal details (bank account/ passport details) before you register with an agency or attend a job interview - personal details should not be given out until you have been offered a job, met the person face to face and also check with companies house that the company is genuine. You can also contact SAFERjobs to check the legitimacy of the organisation.
- d. Work from home performing administration duties including paying cheques into company accounts?

9. Where can students and those looking for work get advice about safe employment opportunities? (Suggest a least 3 options)

- SAFERjobs
- Student advice service
- Local job centre
- Direct to official company websites

10. How can students and those looking for work find genuine employment offers?

(Suggest 3-4 options)

- Student job boards that have been vetted and partner with SAFERjobs
- Check with SAFERjobs
- Visit local job centre
- Recruitment companies who partner with SAFERjobs
- Ask reliable source for recommendations or availability of work in their place of work

**Activity 1 - Quiz – Scams in the job market, how easy are they to spot?
Participant worksheet**

Using data provided by SAFERjobs, use the quiz to test your understanding of employment scams.

1. **What percentage of people looks online for employment?**
 - a. 67%
 - b. 86%
 - c. 25%
2. **What percentage of people said they would not be able to recognise a scam?**
 - a. 56%
 - b. 72%
 - c. 89%
3. **Out of 1000 people surveyed how many had fallen victim to a scam?**
 - a. 1 in 3
 - b. 1 in 5
 - c. 1 in 7
4. **What percentage automatically assumed that a job would be genuine if posted on a jobsite?**
 - a. 26.4%
 - b. 57.2%
 - c. 71.3%
5. **An additional study of 10,000 people established that the average financial loss of those falling victim to an employment scams was...**
 - a. £500
 - b. £1800
 - c. £2600
6. **What percentage of students admitted that they would not be able to recognise a scam?**
 - a. 28%
 - b. 42%
 - c. 65%

7. What percentage of students felt vulnerable to a scam when looking for a job?

- a. 5%
- b. 29%
- c. 33%

8. Often there can be warning signs about a potential scam; look at the statements below and consider if you have seen these before, what might be the issue with these?

- a.
- b.
- c.
- d.

9. Where can students and those looking for work get advice about safe employment opportunities? (Suggest a least 3 options)

-
-
-
-

10. How can students and those looking for work find genuine employment offers? (Suggest 3-4 options)

-
-
-
-
-

Activity 2 - Recognising potential employment scams Tutor/ trainer worksheet

There are various warning signs that a job offer might be a scam, whilst the examples below are not exclusive they are common scams or on some occasions poor business practice but either way can be financially detrimental to the jobseeker. This activity can either be used as a research tool, if resources allow, or as a discussion tool to use in groups or 1:1 with student or client. Consider what might be the issues with and how to deal with such requests.

Use SAFERjobs website to find the information www.safer-jobs.com/advice.cfm

Look at to statements below and consider why they might be of concern,

- **Being asked to provide bank details upfront - requests to access bank accounts.** *Check the company is legitimate, do not provide bank details before the confirmation of work, with relevant paperwork. Do not agree to let the company use your personal bank account for their 'company' accounts.*
- **Being asked to provide personal details upfront - passport details/ NI number etc...** *Be wary of potential identity theft; these details should only be given on confirmation of a genuine workplace. Ensure that the company is legitimate before giving any personal details.*
- **Paying for checks/ DBS/ Agency fees in advance** - *agencies can charge fees but check what they are for before you agree to them. Disclosure and Barring Service checks/ CV writing/ travel visas can offered but check the fee first, it may be cheaper to do it yourself. Please note there is no such thing as a fast track DBS, so do not pay for one!!*
- **Pressured time limits** - *nearly all jobs have a deadline but if the language sounds rushed or pressured be wary. Check they are a genuine company.*
- **Too good to be true job offers** - *'earn £2000 per week working from home' 'no experience necessary', 'jobs guaranteed', look carefully at the terms used.*
- **Generic email addresses – such as Hotmail/ gmail/ yahoo – that don't appear to come from an actual company.** *Check link addresses correspond with official websites, check the company's internet history, check with SAFERjobs.*

Create a top tips reminder to identify and report employment scams.

Activity 2 - Recognising potential employment scams Participant worksheet

There are various warning signs that a job offer might be a scam, whilst the examples below are not exclusive they are common scams or on some occasions poor business practice but either way can be financially detrimental to the jobseeker.

Consider what might be the issues with and how to deal with such requests.

Use SAFERjobs website to find the information and also find out more about your rights when signing up for agency work. www.safer-jobs.com/advice.cfm

Look at to statements below and consider why they might be of concern,

- Being asked to provide bank details upfront - requests to access bank accounts
- Being asked to provide personal details upfront - passport details/ NI number etc...
- Paying for checks/ DBS/ Agency fees in advance
- Pressured time limits
- Too good to be true job offers
- Generic email addresses – such as Hotmail/ gmail/ yahoo – that don't appear to come from an actual company



From your findings create a top tips reminder list, for yourself or friends, for how to recognise employment scams and how to report them.

Activity 3 - Employment Scams News articles



Use the news items listed (*as well as any other news items you wish participants to research, eg... local cases/ personal experience*) to find the following information. Use this resource as a research tool or discussion tool.

Through reading, video clips and discussion establish,

1. **What employment opportunity is being offered?**
2. **Why is it appealing?**
3. **What are the warning signs?**
4. **How does the scam work?**
5. **What is the scammer asking for? (Cash/ personal details)**
6. **What is the detriment?**
7. **Who can offer advice?**

Fees/ Admin scams

<http://www.bbc.co.uk/news/uk-england-london-37693838>

www.independent.co.uk/money/job-scams-fleece-students-and-new-graduates-out-of-1000s-a7229716.html

Holiday job scams

www.dailymail.co.uk/wires/pa/article-3501970/Family-loses-10-000-holiday-job-scammers-students.html

Reference section

Citizens Advice consumer service

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

Disclosure and Barring Service

www.gov.uk/disclosure-barring-service-check/overview

Gov.uk - Your rights as an agency worker

www.gov.uk/agency-workers-your-rights

SAFERjobs

www.safer-jobs.com/

News items

www.bbc.co.uk/news/uk-england-london-37693838

www.independent.co.uk/money/job-scams-fleece-students-and-new-graduates-out-of-1000s-a7229716.html

www.dailymail.co.uk/wires/pa/article-3501970/Family-loses-10-000-holiday-job-scammers-students.html



citizensadvice.org.uk

Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.

Registered charity number 279057.