

FÁTIMA SAYS NO TO INCOME SCAMS

A FOTONOVELA
FROM THE FEDERAL
TRADE COMMISSION

PLATINUM
\$299



FÁTIMA SAYS NO TO INCOME SCAMS

ABOUT THE FTC

The Federal Trade Commission is the nation's consumer protection agency. Its mission is to protect consumers from fraudulent and deceptive practices.

This fotonovela is part of the FTC's ongoing efforts to help the Latino community avoid scams and stop fraud. For more information, visit consumer.ftc.gov/fotonovela.

Report fraud by calling 1-877-FTC-HELP or at ftc.gov/complaint.



Fátima, I didn't get that job I mentioned.

I won't have work for a while...

Maybe I can do something to make some money. Rocío is selling toys. I can ask her.

The next day, Fátima visits her friend Rocío.

Hi! Are these the toys you're selling?

Yes. I had to buy these things to get started.

But I'll make the money back and more!

These are nice, right? Although some look like they broke during shipping.

I'm sure they'll send new ones to you.

And you're going to have an income! I need something like that.

Later that week, Fátima finds herself in trouble.

I don't think I have enough money to pay for everything. Let me put some things back.



There has to be something I can do from home, so I can be there for the kids after school.

The position is already filled? Okay. Maybe another time. Thank you.



Fátima, look at all these bills. We can't pay them. We're in trouble.

I know. I'm trying to get a job to make some money, but it's not easy.



Fátima gets a phone call that sounds promising.

Hello, Fátima. I have a great opportunity for you. You can make money easily with our company. We're well-known in your area.



Listen, a lady from my church started making money the first month.

It's easy!

There's no risk!

Trust me!





**STANDARD
\$99**

**GOLD
\$199**

**PLATINUM
\$299**

We buy luxury products at a discount. Designer purses and jewelry.

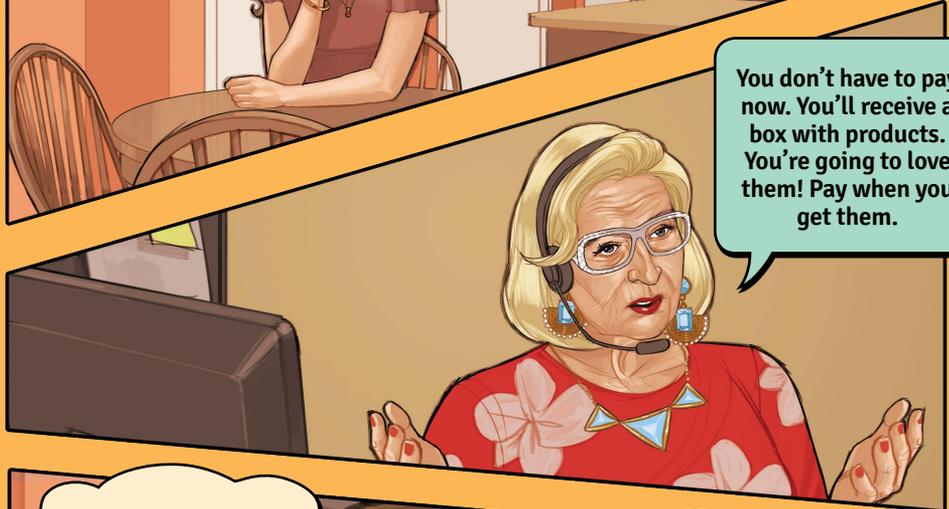
If you join our company, you can buy these fabulous designer products at very low prices. You sell them and make money.

It's easy. All you have to do is choose a membership package and you can start selling immediately.





It sounds great, but I can't do it. I don't have the money to pay for the membership.



You don't have to pay now. You'll receive a box with products. You're going to love them! Pay when you get them.



I'll make money!

I don't have to pay now!

I say yes!
Subscribe me to the Platinum membership.

Fátima is excited about her chance to make money.

I'm waiting for my package.
I can't wait to start selling
and making money.

I hope this company is better
than the one I signed up with.
I haven't sold anything!

What happened?

First, some of the
toys they sent me
were old or broken.

Then, they didn't let
me return them and
said I had to pay again.

I called to cancel,
but they wouldn't let
me and they charged
my credit card again
this month.

Rocío hasn't been able to sell the toys or make any money. In fact, she is having problems with the company.

Maybe she was scammed...

The next day.

Ma'am, the instructions say that this package is Cash on Delivery. I can't give it to you until you pay for it.

Fátima wants to earn an income, but she remembers her friend Rocío's problems.

PLATINUM
\$299

Then take it. Something about this doesn't feel right. I'm not going to pay for items that I can't see first.



Fátima, why did you refuse the box we sent you? You knew you had to pay for them first. That was the deal.



Don't be silly... If you don't pay you'll be in trouble. You ordered these items and you owe us the money.



You don't have to yell. I don't like how you're talking to me. I don't want to do business with you. This sounds like a scam. Don't call me anymore.



They called you again? You did the right thing by refusing the box. I'm glad Rocío shared her story.

REPORT FRAUD
1-877-FTC-HELP
WWW.FTC.GOV/COMPLAINT

That's why I'm reporting them to the Federal Trade Commission. This sounds like a scam. Legitimate companies don't do business that way.

FÁTIMA SAYS NO TO AN INCOME SCAM

When strangers call to sell you something in Spanish, they're trying to win your confidence and trust. Speaking to you in your native language doesn't mean that they're honest.

If you get a call from someone you don't know telling you how to make money working from home, say no thanks—and hang up. In real life, strangers don't give away the chance to make money. If they know how to make money, how come they're not doing it?

Don't trust companies that insist you pay for a delivery by wiring money first or by paying Cash on Delivery (COD) before you can inspect the contents.

Intimidation and threats of deportation or a lawsuit to make you pay are illegal. Legitimate companies don't harass their customers.

Report a company that asks you to pay for their mistake. If they say they made a mistake with your order and promise to send a refund, wait for the refund or the second shipment of the right order. Don't pay twice if you can't verify that they sent the correct order.

You don't have to be a U.S. citizen to have consumer rights in the United States. If you suspect a scam, report it. File your complaint with the FTC or your state Attorney General.

This fotonovela is part of the Federal Trade Commission's ongoing efforts to raise awareness about scams targeting the Latino community. The story offers practical tips to help detect and stop income scams.

See all of the FTC's fotonovelas at www.consumer.ftc.gov/fotonovela.

Order free educational materials from the Federal Trade Commission at **bulkorder.ftc.gov**.

Sign up to get free scam alerts and other news at **ftc.gov/stay-connected**.



September 2014