

## How Can You Tell the Difference Between a Genuine Program and a Scam?

The Internet is full of legitimate programs that can make a nice chunk of change for anyone willing to work.

Unfortunately, the Internet is also full of scams and questionable "opportunities".

How can you tell the difference?

First, leave emotions out of it. You might be having financial problems, but don't let people you talk with know. If asked, say you want to earn extra money for a trip or a new wardrobe.

Second, don't give out any more information than you need to. First name and email address are all you need to give while you're looking around.

Start looking at companies you know and trust. If you've gone through those leads and are still looking, then decide what you want to be involved with. What do you know? What fascinates you? Then Google "your topic" + affiliate program. Use quotes for the best results.

If you Google anything like "make money at home" you will pull up a bunch of programs that will sound like the answer to your prayers. Don't fall for them. Most charge anything from a few dollars to several thousand to become their "representative". At best, you won't make much money.

Once you've found something you like, check to see if it's legitimate:

- Google. You'll see some review sites, which are often written by the company's affiliates or employees. If you read those, you'll get a good sense of what the company is about and its good points (though not necessarily its bad ones).
- Check out the company at [scam.com](http://scam.com) and [ripoffreport.com](http://ripoffreport.com). People who have been taken advantage of are usually very vocal.
- Try the Better Business Bureau at [bbb.org](http://bbb.org). They will have records of complaints.

OK, the company passed those hurdles...now what?

A few more things to watch for:

- No one is going to pay you to help them get money out of their country, find lost property, or find lost loved ones. Why would they?
- Foreign lotteries are illegal for U.S. citizens.
- You should not have to pay to be an affiliate. Legitimate programs are free to join.
- A legitimate company will not pressure you for a decision right away or push you to give financial information. A fly-by-night company will, because that nice consultant is really a well-compensated salesperson.

Lastly, go with your gut. If you feel any uneasiness or discomfort, it's very likely you are dealing with a scammer. Decline the offer, ask to be put on their do-not-call list, and hang up.

Now that you have your program picked, how do you [get started](#)?