



# Center for Consumer Credit Counseling

705 Douglas, Suite 350 Sioux City, IA 51101

712-252-5666 800-509-5601

[www.cccsofsiouxland.com](http://www.cccsofsiouxland.com)

## January 2005 Newsletter

### “Work-at-Home” Schemes

**Advertisement: “Earn hundred of dollars a week at home — no experience needed!”**

Work-at-home ads often spark images of a dream come true: great pay for easy work in your very own home. Such ads may be especially tempting to older lowans or to people who have lost their jobs — but they often end in a nightmare. Promises don’t pan out, and victims end up being cheated out of precious money they can’t afford to lose.

Work at home scams now are flooding people with e-mail “pitches.” Solicitations also appear on cable TV, and in classified ads, posters, and regular mail. The most typical scams claim you can make big money by stuffing envelopes, assembling craft products at home, or processing medical claims. They fail because there really is no market for he work — but meanwhile victims have spent thousands of dollars for supplies, software, etc.

Remember: If you must send money in advance before you receive the products and all details in

writing, there is a substantial risk that you will lose your money and receive little or nothing of value.

This scam has been around for years.



*Here are key questions you should ask to avoid work-at-home scams:*

- Do I have to pay in advance? Be extremely wary if you must pay in advance.
- What is the total cost of the work-at-home program, including supplies, equipment, and membership fees? Exactly what will you get for your money?
- What tasks will I be required to perform? Ask the program sponsor to list every step of the job and specific requirements regarding acceptable quality.
- Who will pay me — and when? Will you be paid by salary or commission? (Commission sales are often based on false promises, and don’t pan out.)

The company should

readily answer these questions in advance, in writing, and for free. For more tips, go to <http://www.ftc.gov/bcp/online/pubs/invest/homewrk.htm>.

If you have lost money to a work-at-home scheme, contact the company and ask for your money back, If you paid by credit card, consider contacting your credit card company to dispute the charge. Report the scam so others can avoid being cheated.

To file a complaint, or for more information, contact the Iowa Attorney General’s Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or toll free at 888-777-4590. On the web: [www.IowaAttorneyGeneral.org](http://www.IowaAttorneyGeneral.org).

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Inside this issue:

Work-at-Home Schemes 1

What to do with plastic bags 2

What is your credit score? 2

Talking to your children about money 2

Special Dates of Interest:

*Credit When Credit is Due — January 24 at 10:00 am*



## What to do with plastic bags

Every so often I go through my pantry and gather all of the plastic bags that have multiplied in there. I was never quite sure what to do with them until I got creative. Here are some of my suggestions for uses of those plastic bags.

- Donate them. The Center for Siouxland uses plastic bags for people who need food from their food pantry. It is really easy — just



drop them off at 715 Douglas.

- Use them for garbage bags. They are the perfect size for small garbage cans in your house. I use them in the bathroom and in our office at home.
- Swimsuit bag. Use them for your wet swimsuit so that your other things do not get wet in your bag. This

is helpful if you are on vacation or just visiting the gym.

- Dirty clothes bag when you are traveling. I use them for my dirty clothes when I am traveling so that my dirty clothes aren't right next to my clean clothes. You can also put things like shampoo in a plastic bag and then if it leaks it won't get on everything.

Do you have creative ways to use plastic bags? If so, email us your ideas at [cccs@cccsfsiouxland.com](mailto:cccs@cccsfsiouxland.com).

## What is your credit score?

Do you know what your score is? The average credit score in the United States is 677. Your creditors know what your score is and you should too.

If you don't know and want to know your credit score, Center for Consumer Credit can run your credit report for you. For a discounted rate of \$10.00/person Consumer Credit can run your credit report, give you a copy, and explain

it to you line by line. If there is any

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incorrect information on your credit report, Consumer Credit will give you the forms to have that information investigated.

Beware of companies who make the claim that they will raise your score and remove derogatory information. They usually charge high fees and it simply is not true that they can change your credit history.

To take advantage of our credit report service, call our office for an appointment.

712-252-5666 or 800-506-5601.

## Talking to your children about money

Often parents forget to teach their children about money and budgeting. Let me ask you this, if you don't teach your children — who will? Will they watch you and model your behavior? Will they learn it from a friend? Or will they learn the hard way — after they have too much debt?

Talking to your children can be difficult and when do you start? Experts agree that you should start teaching your children about money at a young age. If your children are older — don't despair because it is never too late.

Start by talking to them about needs versus wants. My Mom used to tell me that a need is something you would die without — everything else is a want. Although I didn't like the advice at the time, it has turned out to be good.

Once they understand needs versus wants, it is time to talk about budgeting. If your child works or receives an allowance use that as an example for how they can budget for one of their “wants”. Always be realistic when

talking to your children about money so that they are better prepared for the future.



Include your children in the family finances and budgeting. That way they will have an even better example to follow later in life. If you are unsure of your budget, give us a call because we reviewed it with you in your counseling session.

If you want to establish a new budget call us for an appointment.

Good Luck!