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WORK FROM HOME GUIDE

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Getting Started

With the unemployment rate reaching 10.2% in October, it's getting harder to find a full-time job. That's why more people are looking for ways to earn extra money from their homes. Before you begin

your search, analyze your personal situation. You may be able to put your education, skills and previous job experience to work. For example, a teacher could become a tu-

tor who meets her students over the internet. If you speak more than one language, you could become a translator. Don't forget your hobbies. For example, crafters can sell their wares in



service calls for some companies from the comfort

"We've had a 35% increase in applicants since July of 2009."

Tutor.com

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tor who meets her students over the internet. If you speak more than one language, you could become a translator. Don't forget your hobbies. For example, crafters can sell their wares in

online shops featured on arts websites. As more companies downsize, jobs that full-time staffers once handled are now being outsourced. For example, you can take customer

service calls for some companies from the comfort of your living room. You should be prepared to invest in a computer, as well as office and organizational supplies. Whatever you decide to do, above all, do your research first.

Avoiding Scams

Work at home schemes are among the top five complaints received by the Illinois Attorney General's office.

Among the most common work at home offers that may not be legitimate:

- ⇒ Mystery shopping
- ⇒ Stuffing envelopes
- ⇒ Medical billing
- ⇒ Telemarketing



Red flags:

- ⇒ if you're asked to pay a large upfront fee, provide investment funds, or pay for equipment rental or purchase

- ⇒ if you receive spam email offering a job opportunity
- ⇒ if you receive unsolicited emails from supposed employers
- ⇒ if you're promised big earnings in a short period of time
- ⇒ high pressure tactics
- ⇒ if you can't find a contact name, phone number and address for the company hiring you

Questions to ask:



- ⇒ What tasks must I perform?
- ⇒ Will I be paid salary or commission?
- ⇒ Who will pay me?

⇒ When will I get my first paycheck?

Always:

- ⇒ check out company with Better Business Bureau in the state where you live and where the company is located
- ⇒ check out the business with the Federal Trade Commission and IL Attorney General's office

“Work scams are among the top complaints that are reported to the Attorney General's office every year. Last year alone, we had several hundred reported.”

IL Attorney General's Office

Featured Work at Home Companies



West Hayden, president of LiveOps, says about 20,000 people work for his company, answering customer service calls from their homes. The number of applications he receives has risen 11% since August 2008.

Neda Sharp is a LiveOps customer service representative and earns about \$150 dollars a day from her Chicago home.

Hayden says you don't need a college degree, just a passion and expertise for talking to people.



Jennifer Kohn with Tutor.com says the company employs about 2,000 tutors nationwide. Applications have increased 35% since July 2009.

You will have to undergo a background and criminal check. You will have to pass a proficiency test to be hired.

Amy Lyons who used to teach middle school, works for tutor.com just 15 hours a week and earns about \$150. The starting pay is \$10 - \$12 per hour. You must work a minimum of 5 - 6 hours a week.

Tutor.com says it is very actively recruiting for calcu-

lus, chemistry and physics.



Crafting is a \$27 billion dollar business according to the Craft and Hobby Association. The group says 56% of Americans do crafts at home. Amy Stewart of Cicero is one of them. She sells her knit creations on Etsy.com.

It's a community of crafters founded in 2005. Amy, who has a full-time job, earns about \$300 every month even after paying the fees. Etsy charges 20 cents to post each item and charges a 3.5% commission.

Other sites:

1-800-flowers.com

www.1800flowers.com/template.do?id=template8&page=9000#1

Alpine Access

www.alpineaccess.com/en/

Arise Virtual Solutions, Inc.

www.arise.com

oDesk Corporation

www.odesk.com

Telelanguage

www.telanguage.com

Elance

www.elance.com

iStockPhoto

www.istockphoto.com

Working Solutions

www.workingsolutions.com

About.com

<http://beaguide.com>

Cyber Edit

www.cyberedit.com



cbs2chicago.com

WBBM TV
22 W. Washington St.
Chicago, IL 60602

WWW.CBS2CHICAGO.COM

Resources

Investigate A Company/Offer

BETTER BUSINESS BUREAU

TO CHECK COMPANY'S RATING: WWW.BBB.ORGCHICAGO OFFICE: [HTTP://CHICAGO.BBB.ORG/FIND-BUSINESS-REVIEWS](http://CHICAGO.BBB.ORG/FIND-BUSINESS-REVIEWS)

FEDERAL TRADE COMMISSION

WWW.FTC.GOV/BCP/EDU/PUBS/CONSUMER/INVEST/INV14.SHTM

ILLINOIS ATTORNEY GENERAL

WWW.AG.STATE.IL.US/CONSUMERS/WORKATHOME.HTML

Resources

File A Complaint

BETTER BUSINESS BUREAU

[HTTPS://ODR.BBB.ORG/ODRWEB/PUBLIC/GETSTARTED.ASPX](https://ODR.BBB.ORG/ODRWEB/PUBLIC/GETSTARTED.ASPX)

CHICAGO: (312) 832-0500

FEDERAL TRADE COMMISSION

[HTTPS://WWW.FTCCOMPLAINTASSISTANT.GOV/](https://WWW.FTCCOMPLAINTASSISTANT.GOV/)

TOLL-FREE HELPLINE: 877-FTC-HELP (877-382-4357)

MAIL:

FEDERAL TRADE COMMISSION
CONSUMER RESPONSE CENTER
600 PENNSYLVANIA AVENUE, NW
WASHINGTON, DC 20580

ILLINOIS ATTORNEY GENERAL

WWW.ILLINOISATTORNEYGENERAL.GOV/CONSUMERS/FILECOMPLAINT.HTML

CONSUMER FRAUD HOTLINE (CHICAGO) - (800) 386-5438

INDIANA ATTORNEY GENERAL

WWW.INDIANAConsumer.COM/FILECOMPLAINT.ASP

CONSUMER PROTECTION DIVISION: (800) 382-5516