TO BE SHARED WITH EVERYONE

Job Market Scam Awareness Guide

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How to Spot Them and What to Do When They Find You

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A note before you start.

Getting laid off makes you a target. That's not a reflection of you, it's math. The moment you flip on Open to Work, your vulnerability is visible to everyone: real recruiters, real hiring managers, and people who make a living preying on exactly this moment.

The good news: scammers follow patterns. Once you know what they look like, they're easier to spot than you'd expect. This guide covers the most common job market scams, what makes them work, and what to do if one finds you.

And if one already has, that section is at the end, and it starts with no judgment.

THE QUICK FILTER

Run any opportunity through these three questions.

1. Can I independently verify this?

The company, the person, the role. Through sources I find myself, not links they gave me.

2. Is anything being asked of me before I've been formally hired?

Money, banking info, gift cards, personal documents, equipment purchases.

3. Does this channel match how a real employer would reach me?

LinkedIn and work email: yes. WhatsApp, Telegram, personal Gmail: red flag.

⚠ **If any answer is no, slow down.**

One no doesn't always mean scam. But it means verify before you go further.

AT A GLANCE: ALL 14 SCAMS

Find your situation below, then turn to the detail section for the full picture. The Hit column shows worst-case outcome. The Block column shows the one thing that stops it cold.

THE SCAM	CATEGORY	THE HOOK	THE HIT	THE BLOCK
Fake Recruiter	Identity / Trust	Professional-looking outreach with a real company name	Identity exposure, false hope, wasted time	**Verify email domain. Check LinkedIn history independently.**
Check Overpayment	Financial Loss	"Forward money and keep a portion for yourself"	Direct financial loss. Bank holds you responsible.	**Never forward money or cash checks for others.**
Fake Onboarding	Identity Theft	"You got the job!" Paperwork follows immediately	Full identity theft. Years of damage.	**Verify the company independently before submitting any documents.**
Gift Card Scam	Financial Loss	New "manager" asks you to buy cards for work tasks	Unrecoverable financial loss	**Real employers never ask employees to buy gift cards.**
Cash Mule / Reshipping	Legal Risk	"Package inspector" or "coordinator" remote role	Criminal liability. You are moving stolen goods.	**No legitimate job involves receiving and reshipping packages or money.**
Banking Info Harvest	Financial Loss	Standard-looking direct deposit setup form	Bank account drained	**Verify HR contact independently before sharing any banking info.**
Equipment Upfront	Financial Loss	"We ship gear, just need a credit card hold"	Immediate charge. Equipment never arrives.	**Real employers never require upfront payment from employees.**
Task / Crypto Ramp	Financial Loss	Simple tasks that actually pay out early, building trust	Tens of thousands of dollars. Crypto is irreversible.	**No legitimate job requires a crypto investment.**
WhatsApp / Telegram	Gateway Scam	Personal, direct outreach on messaging apps	Gateway to financial fraud or identity theft	**Real recruiters use LinkedIn and work email. Not WhatsApp.**
Fake ATS Portal	Data Theft	"Apply here" link looks like Workday or Greenhouse	Credentials stolen. Possible malware installed.	**Check the URL matches the actual company domain before entering anything.**
Fake Background Check	Identity Theft	Routine onboarding step that looks like Checkr or Sterling	Full identity profile harvested	**Real employers pay for background checks. You never should.**
Fake Reference Check	Identity Theft	Calls your references "for verification"	Your contacts harvested. They become the next targets.	**Warn references. Any check before an offer is premature.**
LinkedIn Pipeline	Trust / Gateway	Weeks of genuine-seeming engagement, then an offer	Gateway to any of the above	**Real relationships do not pivot suddenly to unexpected opportunity.**
Pay-to-Work / Advance Fee	Financial Loss	"Pay for required training or starter kit to begin"	Direct financial loss. Job never exists.	**Real employers never charge you to start working.**

THE SCAMS: IN DETAIL

What each one looks like, why it works, and the red flags to watch for.

01. Fake Recruiters

Category: Identity / Trust

How it works

A polished LinkedIn profile, a recognizable company name, a great opportunity. The profile is cloned from a real recruiter or built from scratch. The conversation feels professional. An interview gets scheduled, but their camera is never working.

Why it works

Job seekers are primed to respond to recruiter outreach. Desperation lowers the skepticism threshold. A professional-looking profile takes about ten minutes to fake.

⚠ Red Flags

- Free email domain (gmail.com, yahoo.com, outlook.com) instead of the company domain
- No verifiable LinkedIn history, few connections, or profile created recently
- Camera always conveniently broken during video interviews
- Pressure to move fast or sign something immediately

02. Check Overpayment Fraud

Category: Financial Loss

How it works

The "job" involves receiving a check, keeping your pay, and wiring the remainder to a vendor or supplier. The check appears to clear. You wire the money. Days later the check bounces. The wired funds are gone.

Why it works

Banks show funds as available before the fraud is detected, typically 2 to 5 business days. By then you have already sent the money and it is unrecoverable.

⚠ Red Flags

- Any role involving receiving and forwarding money to a third party
- Wire transfers or Zelle payments requested urgently
- "Keep a portion for your time" framing

03. Identity Theft via Fake Onboarding

Category: Identity Theft

How it works

You apply. You get the job. Onboarding paperwork follows immediately: SSN, date of birth, driver's license, direct deposit information. You submit everything. There is no job. The damage lasts for years.

Why it works

The hiring sequence feels completely normal. People hand over identity documents in real hiring all the time. The emotional high of getting the job drops your guard exactly when you need it up most.

⚠ Red Flags

- Hired without a meaningful interview or verification process
- Paperwork requested before a formal background check or written offer letter
- Company is hard to verify independently through public sources
- Asked to pay for your own background check (real employers cover this cost)

04. Gift Card Scams

Category: Financial Loss

How it works

Your new "manager" asks you to purchase gift cards for office supplies, client gifts, or team appreciation. Reimbursement promised. You share the card codes. The cards are drained instantly.

Why it works

The request is framed as a normal work task. Authority compliance kicks in. Your new boss is asking. The small initial amount feels manageable enough not to question.

⚠ Red Flags

- Any employer asking you to buy gift cards for any reason
- Urgency ("I need this today")
- Any request to keep the transaction quiet

05. Cash Mule and Reshipping Schemes

Category: Legal Risk

How it works

A legitimate-looking remote role: receive packages at home, inspect and reship them. Or receive deposits and forward them. You are unknowingly moving stolen goods or laundering money. The legal exposure is serious.

Why it works

"I didn't know" is not always a sufficient legal defense. The job looks real, pays reasonably, and no obvious harm is visible to the person doing it.

⚠ Red Flags

- Job involves receiving and reshipping physical items or money
- Residential addresses as shipping destinations
- No verifiable physical company location or corporate infrastructure

06. Banking Information Harvesting

Category: Financial Loss

How it works

An offer letter arrives. Looks completely real. HR sends a direct deposit setup form. You submit your routing and account numbers. In some cases, full banking login credentials are requested for "payroll verification." Account drained.

Why it works

Direct deposit setup is a real and expected part of every hiring process. Nothing about the request feels unusual until the account is empty.

⚠ Red Flags

- Banking info requested before a formal background check or offer
- Request comes via personal email rather than an official HR system
- Any request for full banking login credentials under any framing

07. Equipment Upfront Scams

Category: Financial Loss

How it works

Remote job offer. "We'll ship you a laptop and equipment, but we need a credit card hold for shipping costs." Equipment never arrives. Charge hits immediately.

Why it works

Remote work equipment shipping is a real and common practice. Many companies genuinely do send gear to remote employees. The ask mimics a real process closely enough to feel credible.

⚠ Red Flags

- Any upfront payment or credit card hold required from you as an employee
- Equipment order placed through a platform you have never heard of
- Reluctance to provide a verifiable company shipping address

08. Task-Based and Crypto Ramp Scams

Category: Financial Loss

How it works

Offered a simple remote job: rate products, like videos, complete easy tasks for small pay. Early tasks actually pay out. Trust builds over days or weeks. Then an "investment platform" appears requiring crypto deposits to unlock higher-paying tasks. The platform is fake. The funds are gone.

Why it works

This is the long con. Early payouts are real and deliberate. By the time the investment ask appears, the victim trusts the operation. Crypto transactions are irreversible. Victims frequently reinvest trying to recover losses, compounding them.

⚠ Red Flags

- Initial contact made via WhatsApp or Telegram, not LinkedIn or email
- Tasks seem almost too simple for the pay rate offered
- A crypto wallet or investment step appears at any point
- "Investment" or "optimization" language around any job-related platform

09. Unsolicited WhatsApp and Telegram Outreach

Category: Gateway Scam

How it works

A random message arrives on a personal messaging app from someone claiming to be a recruiter at a recognizable company. Feels personal, feels direct. It is almost always a gateway into a task scam, identity theft, or financial fraud.

Why it works

People are less guarded on personal messaging apps. Recruiter contact on LinkedIn feels expected. The same contact on WhatsApp feels special and targeted, which is exactly what the scammer wants you to feel.

⚠ Red Flags

- Unsolicited job offer arriving on WhatsApp, Telegram, or text from an unknown number
- Immediate offer with minimal to no interview process
- Any mention of crypto, investment, or an onboarding "platform"

10. Fake Application Portals

Category: Data Theft

How it works

A job posting sends you to an "applicant tracking system" that looks identical to Workday, Greenhouse, or Taleo. You create an account or log in. Your credentials are harvested. Sometimes malware is installed.

Why it works

Real ATS portals are everywhere in hiring. Fake versions are visually identical. Users are conditioned to trust the look of a familiar interface without checking the URL behind it.

⚠ Red Flags

- URL does not match the company's actual domain
- Asked to create an account on an unfamiliar platform just to submit one application
- Antivirus flags the page or any downloads triggered by the site

11. Fake Background Check Companies

Category: Identity Theft

How it works

Part of the onboarding process includes a link to a "background check company." You submit your SSN, date of birth, full address, and employment history. The site is a convincing fake. Everything you entered is now in someone else's hands.

Why it works

Background checks are a universal expectation in hiring. Real services like Checkr, Sterling, and HireRight are widely known but most people have never looked closely at their URLs. The fake version looks right until you look closely.

⚠ Red Flags

- You are asked to pay for your own background check (real employers always cover this)
- Link does not resolve to a verifiable, established background check service
- Request comes via personal email rather than an HR platform

12. Fake Reference Checks

Category: Identity Theft

How it works

Someone contacts your listed references claiming to conduct a background verification. They collect personal information from the people you trust. Your references become the next set of targets.

Why it works

References fully expect to be contacted. The call sounds professional and routine. They have no reason to be suspicious and often share more than they should in a helpful spirit.

⚠ Red Flags

- Reference check request before a formal offer has been extended
- Caller asks for personal contact information beyond what a reference check requires
- No verifiable HR or background check company associated with the call

13. The LinkedIn Relationship Pipeline

Category: Trust / Gateway

How it works

This one takes weeks. Someone connects, engages on your posts, sends thoughtful messages. A genuine-seeming professional relationship is built deliberately. Then a significant job opportunity or investment pitch appears. The entire relationship was the setup.

Why it works

Most LinkedIn connections are strangers anyway. Consistent engagement over time creates a false sense of established trust. Job seekers are especially open to positive professional relationships during a search.

⚠ Red Flags

- Profile created recently, few connections, or inconsistent history
- Someone you barely know suddenly offering a significant opportunity
- Transition to opportunity feels abrupt relative to the relationship depth

14. Pay-to-Work and Advance Fee Fraud

Category: Financial Loss

How it works

The job offer is contingent on paying for required training, certification, software access, or a "starter kit" before you can begin. A reimbursement is sometimes promised after 90 days. The job never materializes and the money is gone.

Why it works

Some legitimate jobs do require certifications. Framing the upfront cost as an investment in your own career plays directly on ambition and the desire to do things right. The initial amount often feels small enough to be worth the risk.

⚠ Red Flags

- Any upfront payment required to secure or begin employment
- Certification or training that must be purchased through the employer specifically
- Vague reimbursement promises with long timelines attached

ONE MORE THING ABOUT AI

Scammers are getting better.

AI makes fake LinkedIn profiles more convincing, fake job postings more polished, and fake communications harder to distinguish from real ones. A well-written message is no longer evidence of legitimacy. Verify through independent sources. Not through channels they control.

UNIVERSAL RED FLAG CHECKLIST

Run any opportunity through this list before you go further.

⚠ **Red Flags**

- Free email domain (gmail, yahoo, outlook.com) instead of a company domain
- Camera always broken or unavailable in video interviews
- Hired without a meaningful interview or any verification
- Unrealistically high pay for the role or tasks described
- Anything involving receiving or forwarding money
- Request to purchase gift cards for any work-related reason
- Upfront payment of any kind required before starting
- Banking or identity documents requested before a formal offer
- Background check you are asked to pay for yourself
- Outreach via WhatsApp, Telegram, or text from an unknown number
- Pressure to decide quickly or to keep the opportunity quiet
- Company that is difficult or impossible to verify independently
- URL that does not match the company's actual domain
- Any mention of crypto, investment platforms, or "optimization tasks"

IF YOU'VE ALREADY BEEN HIT

This is not a reflection of your intelligence.

These operations are sophisticated, well-funded, and designed specifically to work on people under stress. Smart, experienced professionals get caught by these every day.

⚠ **The next few hours matter.**

Financial institutions and credit bureaus can freeze accounts and reverse more damage when notified quickly. Every hour of delay narrows your options. Act now, then deal with the paperwork.

Financial Fraud (wired money, gift cards, bank account drained)

1. Contact your bank immediately. Dispute the charges. Freeze the account if needed.
2. Gift card issuers sometimes freeze unredeemed balances if you call fast. Try immediately.
3. Wired funds and crypto are rarely recoverable. Report them anyway.

Identity Theft (SSN, date of birth, documents submitted)

1. Freeze your credit at all three bureaus: Equifax, Experian, and TransUnion. Do all three. It is free under federal law.
2. File a report at IdentityTheft.gov. The FTC walks you through every recovery step.
3. Monitor your accounts and tax filings closely for the next several years.

Malware or Phishing Link Clicked

1. Run antivirus software immediately.
2. Change your email and banking passwords first, then work through every other account.
3. Enable two-factor authentication on every account that supports it.

Where to Report

FTC Fraud Report: reportfraud.ftc.gov
FBI Internet Crime: ic3.gov
Identity Theft (FTC): IdentityTheft.gov
Equifax Credit Freeze: equifax.com
Experian Credit Freeze: experian.com
TransUnion Credit Freeze: transunion.com
LinkedIn and job boards: report the profile or posting directly

⚠ **This is not legal advice.**

If you have suffered significant financial loss or had your identity stolen, consult a licensed attorney for guidance specific to your situation. Free legal aid is available in most states for fraud victims. Joynr can help you find local resources.

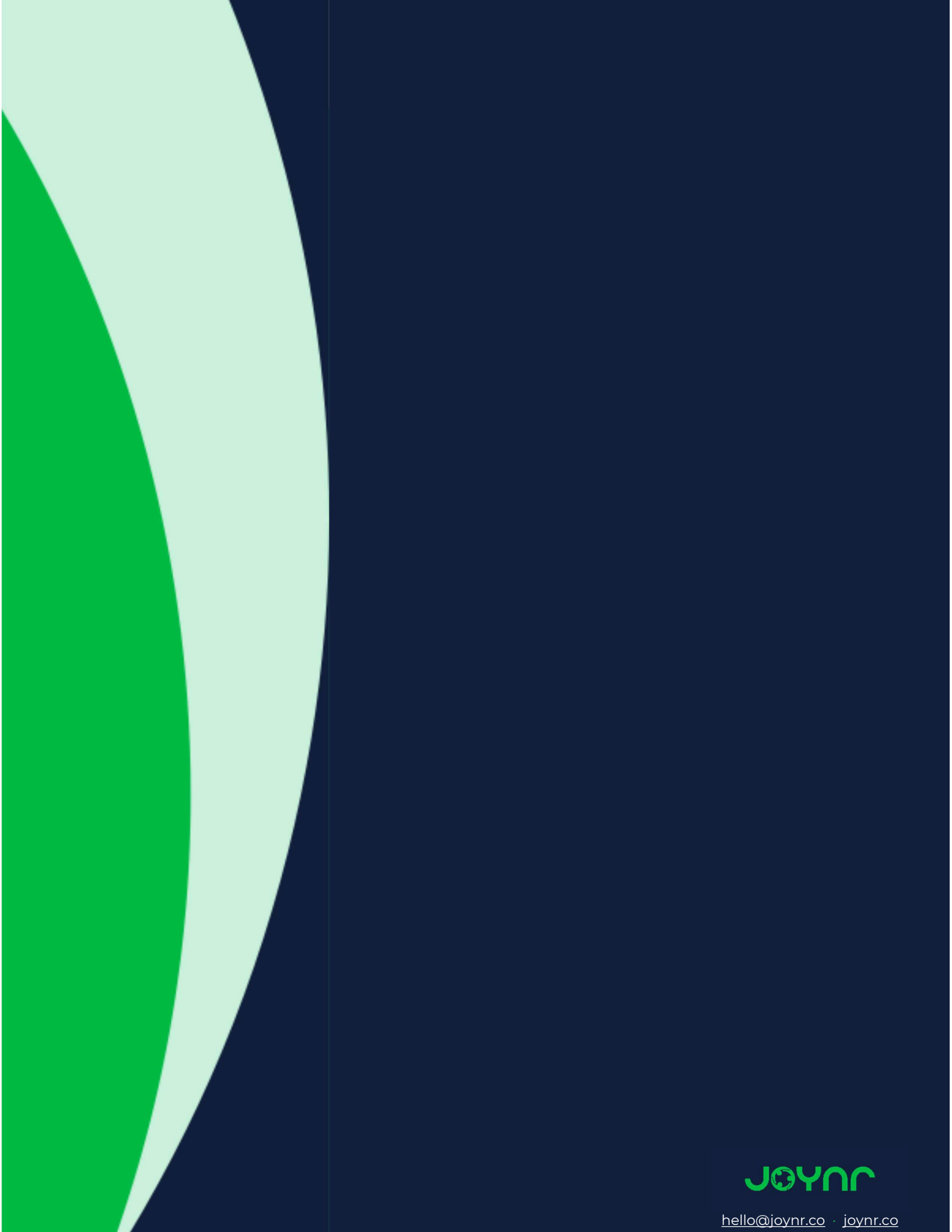
Scam tactics change fast.

If you've seen something that isn't in this guide, post it in the Joynr community. Real-time intel from real people is how we stay ahead of it.

Want to see what Joynr's building? Visit joynr.co or reach out anytime at hello@joynr.co.

CHANGE LOG

Version	Date Modified	Modified By	Notes
1.0	July 17, 2026	Mike Hrubes	Initial release. 14 scam types. At-a-glance reference table (landscape), detail sections, response guide.



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