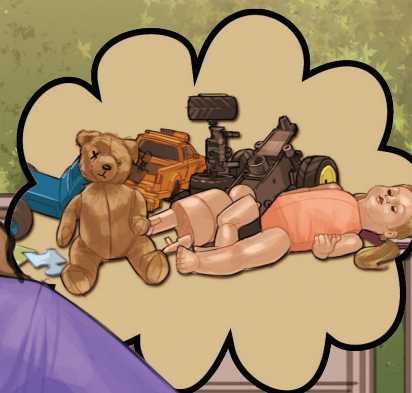


FÁTIMA SAYS NO TO INCOME SCAMS

A FOTONOVELA
FROM THE FEDERAL
TRADE COMMISSION

PLATINUM
\$299



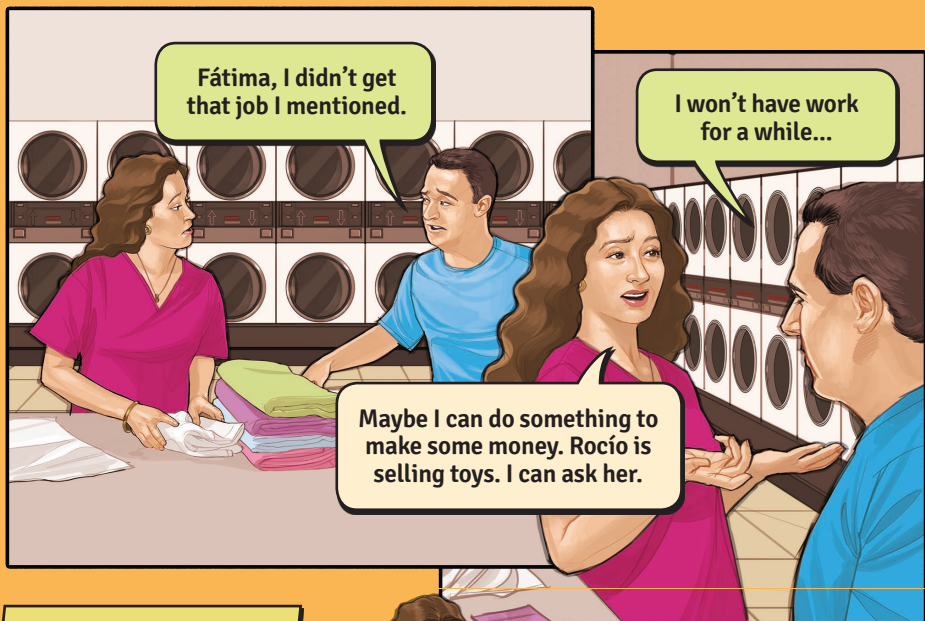
FÁTIMA SAYS NO TO INCOME SCAMS

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 all communities, including the Latino community, avoid scams and stop fraud. To read all the fotonovelas online and to order print copies in Spanish, visit ftc.gov/GraphicNovels.

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



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. Rocio is selling toys. I can ask her.

The next day, Fátima visits her friend Rocio.



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're damaged.

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

I need to make money. There has to be something I can do from home.

The position was already filled? That's too bad. And you don't have anything else?



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

I know. I'm looking for a way to make some money, but I haven't found anything.



Fátima gets a phone call that sounds promising.

Hello, Fátima. I have a great opportunity for you to make money working from home. Our company is well-known in your area.



My friend from 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.

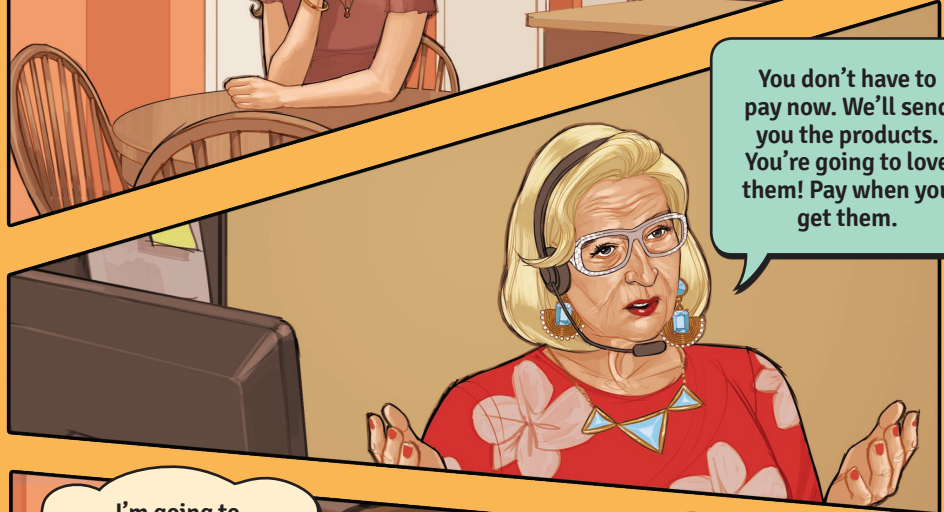
You can buy these fabulous designer products from us at very low prices, then sell them and make money.

Just choose a membership package and start selling immediately.





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



You don't have to pay now. We'll send you the products. You're going to love them! Pay when you get them.



I'm going to make money!

And I don't have to pay to get started!

Sign me up!

Fátima is excited about her chance to make money.

The products will be here tomorrow. I can't wait to sell them and make money.

I hope you have better luck than me. I haven't sold anything!

Really?
What happened?

First, some of the toys I got were old and damaged.

And they wouldn't let me exchange them. They said I had to pay to replace them.

I tried to cancel my membership, 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. And she's having problems with the company.

Maybe it was a scam.


The next day, Fátima's package arrives.

Ma'am, the instructions say I can't give you this package until you pay for it. If you don't pay, I have to return it to the sender.


Fátima wants to make money, but she remembers her friend Rocío's problems.

PLATINUM
\$299


Then keep it. I'm not going to pay without seeing the products first.



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



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



I don't like being threatened and I don't want to do business with you anymore. Stop calling me.



HOW TO AVOID AN INCOME SCAM

If you're considering a money-making opportunity:

- **Search online.** Look up the company's name, email address, and phone number, plus the words "scam," "review," or complaint."
- **Talk to someone you trust.** Describe the offer or the job to them. What do they think?
- **Avoid any company that tries to pressure you.** In fact, stop communicating with anyone who uses high-pressure sales tactics, tells you to act now, or discourages you from checking out the company.

Report fraud, scams, and bad business practices to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) or by calling 1-877-FTC-HELP (1-877-382-4357). Share your experience and give as much or as little information as you want. Your report helps the FTC investigate, stop fraud, and alert the community.

Order free copies of this fotonovela and other FTC educational materials in Spanish at ftc.gov/fotonovelas.

Sign up to get scam alerts in English at ftc.gov/ConsumerAlerts and in Spanish at ftc.gov/AlertasDeConsumidor.



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