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Spot risky pitches before you pay – investments, insurance add-ons, business “opportunities,” timeshares, and travel deals.

## Investment Scams

“Guaranteed” high returns, insider tips, crypto doubling, or pressure to move retirement funds fast. Verify brokers on SEC’s Investment Adviser Disclosure or FINRA BrokerCheck.

<https://www.investor.gov/> 

<https://brokercheck.finra.org/> 

## Insurance Add-Ons


Add-on coverage at checkout or “too-good” policies from unknown sellers. Compare cost vs. replacement value. Verify state licensure.

<https://content.naic.org/consumer.htm> 

[https://www.naic.org/state\\_web\\_map.htm](https://www.naic.org/state_web_map.htm) 

## Work-from-Home

Easy-money reshipping, “we’ll send checks,” or paid kits. Never pay to start work.

<https://consumer.ftc.gov/consumer-alerts/2025/06/how-avoid-work-home-job-scams> 

<https://www.uspis.gov/tips-prevention> 

## Business Opportunities


“Turnkey” vending or franchises with fast ROI. Demand FDD and a 14-day review.

<https://www.ftc.gov/business-guidance/resources/consumers-guide-buying-franchise> 

<https://www.sba.gov/blog/when-say-no-franchise-opportunity> 

## Timeshare Resale

“We have a buyer waiting,” or up-front exit fees. Verify escrow and licensing.

<https://consumer.ftc.gov/.../thinking-about-selling-your-timeshare-key-steps-avoid-scams> 

<https://www.naag.org/find-my-ag> 

## Travel Deals

Free cruise/flight if you pay fees now or attend a sales pitch. Verify directly with airlines or cruise lines.

<https://consumer.ftc.gov/consumer-alerts/2025/06/how-avoid-travel-website-scams> 

<https://www.transportation.gov/airconsumer> 

## Reporting Quick Links

Report scams or check consumer complaints using these official resources.

<https://reportfraud.ftc.gov> 

<https://www.ic3.gov> 

<https://www.naag.org/find-my-ag> 