



# Consumer Money Pitches & Offers



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

Quick reminder: I teach you how to evaluate offers. I don't give financial, legal, or IT/security advice.

## How I use this page

Pause. Screenshot. Verify. If something feels rushed or “limited-time,” slow down and check it.

Follow the money. Ask: who gets paid, how, and when? Independent lookup. Search the company/name with words like complaints, scam, lawsuit, and verify credentials on official registries.

Never pay to start earning. Up-front fees, gift cards, crypto, or wiring are red flags.

## Investment Scams

“Guaranteed” high returns, insider tips, crypto doubling, or pressure to move retirement funds fast.

 <https://www.investor.gov/> ↗

 <https://brokercheck.finra.org/> ↗



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### Insurance Add-Ons & “Gap” Coverage

Add-on insurance at checkout or “too-good” policies from unknown sellers.

<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 & Side Hustles

Easy-money reshipping, mystery-shopping, or “we’ll send checks” jobs.

<https://www.ftc.gov/business-guidance/resources/jobs-making-money> ↗

<https://www.uspis.gov/news/scam-article/reshipping-scams> ↗

### Business Opportunity / Franchise Pitches

“Turnkey” vending, ATMs, e-commerce kiosks, or franchises promising fast ROI.

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

<https://www.sba.gov/business-guide/plan-your-business/franchise-basics> ↗

### Timeshare Resale & “Exit” Services

“We have a buyer waiting,” “money-back exit,” or up-front fee guarantees.



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 <https://www.ftc.gov/business-guidance/resources/timeshare-resale> ↗

 <https://www.naag.org/find-my-ag/> ↗

## Travel Deals & “Free” Vacations

Free cruise/flight if you pay taxes/fees now or attend a sales pitch.

 <https://www.ftc.gov/business-guidance/resources/travel-scams> ↗

 <https://www.transportation.gov/individuals/aviation-consumer-protection> ↗