

# AVOID GET-RICH-QUICK SCAMS

If it's too good to be true, it probably is

**Get-rich-quick scams**, such as ponzi schemes, pyramid schemes and affinity fraud are designed to separate you from your money. Make sure you know how to protect yourself.

## WARNING SIGNS

### Ponzi Scheme

1. SOMEONE ASKS YOU TO INVEST IN AN OPPORTUNITY WITH A VERY COMPLEX STRUCTURE.
2. SOMEONE PROMISES YOU HIGH INVESTMENT RETURNS WITH LITTLE OR NO RISK.

### Pyramid Scheme

3. YOU ARE OFFERED A CHANCE TO JOIN A SCHEME WHERE YOU NEED TO RECRUIT NEW MEMBERS TO MAKE MONEY.
4. YOU ARE OFFERED A CHANCE TO JOIN A "SO-CALLED" MULTI-LEVEL MARKETING CAMPAIGN, WHERE YOU MUST STILL RECRUIT PERSONS IN ORDER TO MAKE MONEY.

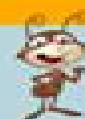
### Affinity Fraud

5. YOU ARE OFFERED AN OPPORTUNITY TO BE A PART OF AN EXCLUSIVE INVESTMENT OPPORTUNITY ONLY AVAILABLE TO MEMBERS OF A SPECIFIC GROUP.
6. A NEW MEMBER OF YOUR GROUP BEGINS TALKING ABOUT INVESTMENT OPPORTUNITIES.



## Protect Yourself

1. Beware of products or schemes that claim to guarantee income or winnings.
2. Never allow someone to pressure you into making an investment — this is a big red flag that the investment is a scam.
3. Recognise that the person telling you about the investment may also be a victim, so never take their word for it.
4. Always check out any investment carefully. Get advice from a neutral outside expert, such as your accountant, attorney or financial planner.
5. Always get information about the investment in writing before investing.
6. Never invest all your money into one product. Diversify your investments.



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# Recognizing Avoiding Get Rich Quick And Business Scams

**K Morrison**



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