



To check out a company before you do business with them or to file a complaint against a company, an individual, or a business entity, contact DCA:

Tennessee Division of Consumer Affairs  
500 James Robertson Pkwy., 5th Floor  
Nashville, TN 37243-0600  
Telephone: (615) 741-4737  
Fax: (615) 532-4994  
If Inside Tennessee: (800) 342-8385  
<http://tn.gov/consumer/>



The Tennessee Attorney General's Office protects consumers and businesses from those who engage in unfair or deceptive business practices.

The office is charged with enforcing the Tennessee Consumer Protection Act. These enforcement actions are brought on behalf of the Division of Consumer Affairs and in the name of the State of Tennessee. Although the Attorney General may seek restitution for consumers who have suffered ascertainable losses, the office cannot represent individual consumers.

# Avoiding Envelope Stuffing Schemes



Office of the Tennessee  
Attorney General

# Avoiding Envelope Stuffing Schemes



Ads for envelope stuffing opportunities seem to be everywhere—in your mailbox, newspaper, and even your e-mail inbox.

Promoters advertise that for a small fee, they will tell consumers how to earn “big money” stuffing envelopes at home. They may claim they will pay for each envelope stuffed with the potential to earn hundreds or thousands of dollars a week.

These ads may seem appealing, especially to someone looking for a home-based business. After paying the fee, however, consumers are unlikely to receive anything more than a letter in return. The letter may instruct the consumer to place the same envelope stuffing ad in newspapers and magazines or to send the ad to friends and relatives. Consumers will earn money only if people respond to their ads.

## Do Your Research

Check with the Division of Consumer Affairs and with the consumer protection agency where the company is located to find out whether they have received complaints about the envelope stuffing opportunity.

Please note though that the absence of complaints does not necessarily mean the promotion is legitimate. The company could be new. Unscrupulous promoters may also settle complaints, change their names, or move to avoid detection.

## Questions to Ask

If tempted by an envelope stuffing opportunity, ask questions of the promoters before sending money or signing up to receive more information.

Some of the questions you may want to ask include:

- Who will be my contact person at your company? (Name, address, phone.)
- How will I get paid?
- When will I get my first paycheck?
- Will I be paid a salary or will my pay be based on commissions?
- What tasks will I have to perform?
- What is my total cost, including supplies, equipment, inventory and membership fees?
- What will I get for my money?
- Do I have to do anything other than stuff envelopes to be paid?

The answers to these questions may help determine whether an envelope stuffing opportunity is appropriate for your circumstances and whether it is legitimate.

## File a Complaint

If you have spent time and money on a work-at-home program and now believe the program may not be legitimate, you may contact the company and ask for a refund. Let company representatives know that a plan to notify officials about the experience will be forthcoming.

If you are unable to resolve the dispute with the company, there is the option of filing a complaint with the Tennessee Division of Consumer Affairs.

## For More Information

Contact the Federal Trade Commission (FTC) for additional information or to file a complaint. The FTC tracks internet, telemarketing, identity theft, and other fraud-related complaints in Consumer Sentinel, a secure, online database available to civil and criminal law enforcement agencies in the U.S. and abroad.