

The Scam-Proof Checklist.

How to vet any course, coach, agency or “system” **before** you hand over your card, and what to do if you’ve already been burned.

“Everyone is selling me a system and I can’t tell which one is real.”

01

24 Red Flags

Six categories to check before you pay

02

Green Flags

What a legit offer usually looks like

03

Quick Score

Walk away, be careful, or go ahead

04

Already Burned?

Dispute & reporting steps

You're not paranoid. You're paying attention.

If you've spent any time looking for a way to make money online, you've probably seen all of these:

The agency that "grew" you

You paid thousands for social media growth and got a pile of followers who never comment, never click, and look a lot like bots.

The "is this a scam?" search

You've wondered whether Amazon FBA, dropshipping or affiliate marketing is a scam, because the people selling courses about it all look the same.

The coach who disappeared

The calls were great before you paid. After you paid, replies slowed down, then stopped, and the "community" went quiet.

Here's the uncomfortable part: **most of these business models are real**. Amazon FBA is a real Amazon service. Affiliate marketing is a real industry. Agencies really do help businesses grow. The problem usually isn't the model. It's the person selling you the shortcut, and how hard they make it to tell the difference.

You don't need to become a fraud investigator. You need a **repeatable filter you can run on any offer before money leaves your account.**

How to use this guide

- | | | | |
|---|--|--|---------|
| 1 | Run the Red-Flag Checklist | on the specific offer you're considering | p. 3-5 |
| 2 | Compare against the Green Flags | to see what "normal" looks like | p. 6 |
| 3 | Score it | and follow the verdict, not the hype | p. 7 |
| 4 | Already paid? | Go straight to the dispute & reporting steps | p. 8-10 |

Tip: Print this or keep it open on a second screen during sales calls. If you can't answer an item, that's a question to ask the seller, and how they react tells you something too.

Before you pay: tick every box that applies.

Each ticked box is one red flag. Be honest. You'll total them up on page 7.

A

Claims & Income Promises

What they say you'll earn

- ☐ 01 **Income is "guaranteed," "passive," or "automatic"**
Real businesses involve risk and work. Anyone guaranteeing income is either misleading you or not describing a real business.
- ☐ 02 **Results are framed as typical, with no earnings disclosure**
They show the best outcome as if it's normal, and can't (or won't) tell you what most buyers actually earn.
- ☐ 03 **"No skills, no time, no money needed"**
If it required nothing, there'd be nothing to sell you. Vague "anyone can do it" claims hide the real costs and effort.
- ☐ 04 **The method is a "secret" or "loophole" they can't explain before you buy**
Legit educators can describe what you'll learn in plain language. Mystery is a sales tactic, not a curriculum.

B

Proof & Testimonials

How they "prove" it works

- ☐ 05 **Proof is mostly lifestyle: cars, beaches, cash stacks, screenshots**
Screenshots are easy to fake or cherry-pick, and rented luxury proves nothing about whether the method works for you.
- ☐ 06 **Testimonials can't be verified**
First names only, stock photos, no linked profiles or businesses. Try a reverse image search on a few headshots.
- ☐ 07 **Independent reviews are missing, or only on their own site**
Search "[name] + reviews," "[name] + refund," and "[name] + scam." Look at forums, Reddit, Trustpilot and the BBB, not just their sales page.
- ☐ 08 **Their main income seems to come from selling the course**
If the "proof" is mainly course sales, then what they've actually mastered is selling the course.

C

Sales Tactics & Pressure*How they get you to pay*

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- ☐ 09 **Countdown timers, “only 3 spots left,” or price that expires tonight**
Fake scarcity is designed to stop you from doing exactly what you’re doing now: checking.

 - ☐ 10 **The price is only revealed on a call**
Hidden pricing plus a high-pressure “strategy session” is a common setup for upselling far beyond what you planned to spend.

 - ☐ 11 **They suggest borrowing, using credit, or “investing in yourself” past your means**
A seller who encourages you to take on debt, max out cards, or open new credit lines to buy is putting their sale ahead of your finances.

 - ☐ 12 **Doubt is treated as a character flaw**
Lines like “broke people ask questions, rich people take action” are meant to shame you out of due diligence.

D

Refund Policy & Terms*What happens if it doesn't work*

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- ☐ 13 **No refund policy, or one you can't find before checkout**
A legit seller states the policy clearly on the sales page, not buried after payment.

 - ☐ 14 **The “guarantee” has impossible conditions**
For example: refund only if you complete every module, post daily for 90 days, and show proof of failure. Read the fine print.

 - ☐ 15 **They want payment by wire, Zelle, crypto, gift cards, or “friends & family”**
These methods are typically much harder to reverse than a credit card. Insisting on them is one of the biggest warning signs on this list.

 - ☐ 16 **You're asked to sign an NDA or agree not to post negative reviews**
Gag clauses keep unhappy customers quiet, which explains why you can't find them.

E

The Person / Company Behind It

Who you're really paying

-
- ☐ 17 **You can't find a real legal business name, address, or contact**
Check the website footer, terms of service and checkout page. Look up the business on your state's business registry if it's US-based.
 - ☐ 18 **Complaints, lawsuits, or regulator actions show up when you search**
Search the person and company name with "FTC," "lawsuit," and "complaint," and check their BBB profile.
 - ☐ 19 **The brand keeps changing names**
A new name every year (same face, same pitch) can be a way to outrun bad reviews.
 - ☐ 20 **Their background doesn't check out**
The "7-figure" business they mention can't be found, or their LinkedIn and history don't match their story.
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F

What You Actually Get

The product itself

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- ☐ 21 **You can't get a clear list of deliverables**
Number of modules, live calls, hours of support, and length of access should all be spelled out in writing.
 - ☐ 22 **The real cost is hidden behind upsells**
The "\$47 system" only works with a \$997 tool, a \$3,000 mastermind, or paid ads they never mentioned up front.
 - ☐ 23 **You earn mainly by recruiting others to buy**
If the main path to income is selling the same program to the next person, be very careful. That structure can look a lot like a pyramid scheme.
 - ☐ 24 **"Done-for-you" with no access or ownership**
You don't control the store, ad account, or content, and you can't see what's actually being done with your money.
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What a legit offer usually looks like.

Green flags don't *guarantee* a good outcome, and a clever scammer can fake a few. But a real business will usually show most of these without you having to push.



✓1 **Honest, specific expectations**

They talk about time, effort, start-up costs and risk. They say plainly that results vary and many people earn little or nothing.



✓2 **Clear pricing and full cost up front**

You know the total cost, including any required tools, software or ad spend, before you're on a call.



✓3 **A written refund policy you can actually meet**

Simple, time-bound, visible before checkout, and they honor it without a fight.



✓4 **Verifiable students and reviews**

Real names, real businesses you can look up, and independent reviews that include some criticism (no product has only 5-star reviews).



✓5 **A real, identifiable business**

Legal entity name, physical address, a support email that gets answered, and a track record you can trace.



✓6 **Free value that stands on its own**

Their free content teaches you something useful, not just a teaser that keeps pointing to the paid offer.



✓7 **A detailed curriculum or scope of work**

You can see the modules, deliverables, timelines and what support looks like before paying.



✓8 **They accept protected payment methods**

Credit card or PayPal goods-and-services checkout, with no pressure to pay in ways that are hard to reverse.



✓9 **They're fine with "I need to think about it"**

No guilt, no exploding offer. They answer questions in writing and give you time.



✓10 **Earnings info is disclosed when required**

In the US, the FTC's Business Opportunity Rule requires sellers of many business opportunities to provide a disclosure document, and to back up any earnings claims. If they make income claims, ask for it.

Count your red flags. Follow the verdict.

Tally the boxes you ticked in each section on pages 3–5, then add them up. This is a simple rule of thumb, not a scientific test. Its job is to slow you down and get you thinking clearly before you spend money.

A · Claims

B · Proof

C · Pressure

D · Terms

E · Who

F · Product

Total red flags (out of 24)

0–2

LOOKS OKAY

Nothing major stands out. Still read the terms, pay by credit card, save your receipts, and start with the smallest commitment available.

3–5

PROCEED CAREFULLY

Get answers to every flagged item **in writing**. Sleep on it for at least a night. Don't pay more than you could afford to lose, and never with borrowed money.

6+

WALK AWAY

Too many warning signs. A good opportunity will still be there after you've checked it. One that "expires tonight" usually comes back next week anyway.

INSTANT DEAL-BREAKERS

Any **one** of these is enough to walk away, whatever your total score:

- They **guarantee** you'll make money (flag 01)
- They push payment by wire, crypto, gift card, Zelle or "friends & family" (flag 15)
- They encourage you to borrow or open new credit to pay them (flag 11)
- You can't identify a real person or business behind it (flag 17)
- The main way to earn is recruiting others into the same program (flag 23)

The 24-hour rule: Whatever your score, don't buy on the same call or day you first hear the pitch. If the offer can't survive one night's sleep, it wasn't built for you.

Already paid? Act quickly, and document everything.

Dispute windows are limited, so the sooner you start the better. Work through these steps in order.

Important: Timelines and rules vary by card issuer, card network, bank, payment platform and country, and they can change. Treat the time frames below as general guidance and **confirm the exact deadlines with your provider right away.**

1

Stop the bleeding

Cancel any recurring billing or payment plans in writing. Change passwords if you shared logins. If you gave anyone access to your ad accounts, stores, or social profiles, remove it.

2

Gather your evidence before it disappears

- Screenshots of the sales page, income claims, guarantees, and refund policy (with dates and URLs)
- Receipts, invoices, bank or card statements showing the charge
- Emails, DMs, chat logs, and call notes (who said what, and when)
- Proof of what you received, or didn't (e.g., empty course portal, bot-follower analytics)

Sales pages often get edited or taken down, so save copies now (screenshots or a "save as PDF").

3

Ask the seller for a refund, in writing

Send a short, factual email: what you bought, when, what was promised, what you got, and the refund you're requesting. Cite their own refund policy if it applies, and give a clear deadline for a reply. Keep it calm, since this email may become evidence. Many card issuers will ask whether you tried to resolve it with the merchant first.

4

File a credit card dispute (chargeback)

Call your card issuer or use their app or website and explain that the goods or services weren't delivered as promised or weren't what was described. Things to know:

- In the US, the **Fair Credit Billing Act** lets you dispute certain billing errors in writing, generally within **60 days** of the date the statement showing the charge was sent to you.
- Card networks and issuers set their own dispute windows. These are **often somewhere around 60–120 days** from the transaction or expected delivery date, depending on the network and reason. Ask your issuer for your exact deadline.
- Send your evidence package and keep a record of every call (date, rep name, reference number).

5

Paid with PayPal? Open a dispute in the Resolution Center

- Log in to PayPal, find the transaction, and open a dispute. PayPal has generally allowed disputes to be opened **within 180 days of the payment**, but check PayPal's current terms for your account and country.
- If the seller doesn't resolve it, you can usually **escalate the dispute to a claim** so PayPal reviews it. Watch for PayPal's deadlines on escalation and responses.
- Payments sent as "friends & family" usually aren't covered by purchase protection. If you used a card through PayPal, ask your card issuer about a dispute too (but don't file both at the same time without asking how they interact).

6

Debit card, bank transfer, Zelle, wire or crypto?

These are often harder to reverse, so **contact your bank or platform immediately**, ideally the same day. Ask whether a recall, reversal, or fraud claim is possible. Debit card disputes may still be an option, but protections and timelines differ from credit cards.

7

If your dispute is denied

Ask for the reason in writing, and whether you can submit more evidence or appeal. If you believe your US card issuer or bank mishandled the dispute, you can submit a complaint to the Consumer Financial Protection Bureau at **consumerfinance.gov/complaint**.

Your evidence log

Fill this in as you go. Card issuers and regulators respond best to clear, dated facts.

Date	Who / Where	What happened / What was said	Saved proof?
			☐ Yes
			☐ Yes
			☐ Yes
			☐ Yes
			☐ Yes
			☐ Yes
			☐ Yes

Report it, even if you got your money back.

Reports help regulators spot patterns and take action. Filing a report doesn't usually get your money back on its own, but it creates an official record and can help protect the next person.

FEDERAL · US

Federal Trade Commission

[ReportFraud.ftc.gov](https://reportfraud.ftc.gov)

The main US place to report scams, deceptive income claims, and bad business practices. You'll get next-step suggestions after filing.

STATE · US

Your State Attorney General

naag.org → "Find My AG"

Most state AG offices have a consumer protection division that takes complaints, and some offer mediation with the business.

NONPROFIT

Better Business Bureau

BBB.org · BBB.org/scamtracker

File a complaint against the business, and report the scam on BBB Scam Tracker so others can find it when they search.

FEDERAL · US

FBI Internet Crime Complaint Center

IC3.gov

For internet-based fraud, especially if you paid by wire or crypto, or if larger sums are involved.

Outside the US? Look for your country's national consumer protection or fraud-reporting agency.

WATCH OUT: RECOVERY SCAMS

After you've been scammed, you may be contacted by people offering to "recover" your money for an upfront fee, sometimes claiming to be lawyers, government agencies, or "fund recovery" firms. The FTC warns that these are often scams too. Government agencies don't charge fees to help you get money back. Be cautious with anyone who contacts you first, and confirm any official contact through the agency's real website.

Also consider: leaving an honest, factual review on independent sites. Stick to what happened and what you can document. That's the review you'd have wanted to find before you bought.

FINAL WORD

You don't have to trust everyone. Just verify first.

Being burned once doesn't mean you're bad at this. It means someone was good at selling. The fix isn't to quit or to buy the next shiny system out of frustration. It's to slow down and run every offer through the same filter:

1 • Check

Run the 24 red flags and the green flags on any offer, every time.

2 • Score

Count the flags, respect the deal-breakers, and sleep on it.

3 • Protect

Pay with protected methods, keep records, and know your dispute steps.

The right opportunity won't mind your questions. In fact, it'll welcome them.

YOUR NEXT STEP

MoneyDig: the bundle + your listing

One payment gets you two things:

1 • The PDF bundle

A zip of practical make-money-online playbooks to read and learn from. The files are yours to keep.

2 • Your listing

A public row for your link on the shared board shown on PureMoney.lol and TakeFirst.lol.

Run it through your checklist: there are no income promises here. MoneyDig says plainly that this purchase pays you nothing: no commission and no payout. The #1 spot goes to whoever paid the most and holds until someone pays more. Your files stay yours either way. The current price is shown on the page before you pay.

Get the bundle + your listing →

moneydig.si

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