

(1) Illegal/Scam TOBs

- **Advance fee loan brokers** -- Businesses that charge advance fees for non-existent loans.
- **Credit repair services** -- Businesses that charge advance fees to repair/improve consumer credit history.
- **Online casinos** -- Online casinos that provide for winning/losing real money.
- **Chain letters** -- Chain letters, including those with an "opportunity" that requires money be sent to others in the chain.
- **Advance fee job listing and advisory services** -- Job listing and advisory services that charge an advance fee for referral to positions that don't exist or they are not authorized to promote.
- **Foreign lotteries**
- **Office supplies telemarketers** -- Telemarketers that sell office supplies using deceptive techniques.
- **Unapproved foreign online drug and prescription services** -- Online pharmacies selling unapproved drugs and/or invalid prescriptions.
- **Itinerant workers that solicit for paving, painting and home improvement** -- Itinerant workers providing poor or no service.
- **Ponzi schemes** -- Investment schemes relying almost entirely on contributions from future investors to pay current investors.
- **Pyramid business opportunities** -- "Business" opportunities that focus primarily on monetary payments and recruitment of new payees rather than sale of a product or service.
- **Illegal prize promotions** -- Fraudulent prize promotions.
- **Reloader schemes** -- Fraudulent offers to recoup money for previously scammed consumers.
- **Illegal sweepstakes** -- Sweepstakes that require advance payment to claim non-existent cash prize winnings.
- **Work at home companies** -- Work-at-home businesses that require initial advance fee and misrepresent earnings and/or nature of work.

(2) Inherent Problem TOBs

- **Debt negotiation/settlement companies** -- Businesses using model that has consumer start by not paying creditors for period of time prior to negotiation with creditors.
- **Government auctions and job listing services** -- Businesses that charge a fee for publicly available information about government auctions and jobs.
- **Finder services for grants, scholarship and financial aid** -- Businesses that engage in questionable advertising and charge a fee for resource lists for grants/scholarship/aid.
- **Businesses making scientifically unproven health/medical claims to sell products**
- **Itinerant/bulk meat sellers** -- Door-to-door and/or short-term businesses that engage in questionable advertising and sales practices in sale of bulk meat.
- **Modeling agencies that charge an advance fee**
- **Wealth Building/Real Estate seminars** -- Businesses promising unrealistic results for building wealth with purchase of books, DVDs, etc.