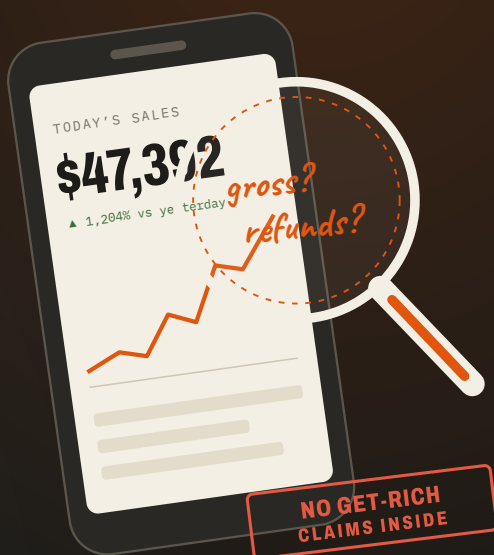


THE SCAM SPOTTER'S FIELD GUIDE

HOW TO SPOT THE TRAPS IN THE MAKE-MONEY-ONLINE WORLD

Fake screenshots, the course about the course, the upsell ladder, the countdown that never ends, and nine more. What they look like, how they work, and the one question that breaks each of them.



BY SEAN "SAMX"

GEN X • 30 YEARS BUILDING ON THE WEB

SAMXERS.COM
EDITION 1.0 • 2026

SAMXERS FIELD MANUAL • NO. 01

THE SCAM SPOTTER'S FIELD GUIDE

How to recognize the traps in the make-money-online world before they cost you a dime. Or thirty thousand of them.

SEAN “SAMX”

SAMXers · Eastern Panhandle, West Virginia

The Scam Spotter's Field Guide

Edition 1.0, October 2026

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Not legal, financial or tax advice. I'm a web builder, not a lawyer, accountant or investigator. This guide explains patterns and points you to official sources so you can make your own call. If real money or a contract is on the line, talk to a qualified professional.

About the cases in this book. Every case file comes from the public record, mostly Federal Trade Commission press releases and complaints. A complaint is the government's side of the story: those are *allegations* unless a court found otherwise or the parties settled. Cases change, so check [ftc.gov](https://www.ftc.gov) for the current status before you repeat anything.

About the numbers. Statistics are dated and sourced in the back of the book. Laws and rules change. Everything here was checked in October 2026.

No names were named except where a government agency already named them in public. The traps in Part One are patterns, not portraits of any one person. If you think you recognize somebody, that's the point of a field guide.

How this guide makes money: it doesn't. It's free. If it saves you from one bad purchase, tell a friend. That's the whole funnel. samxers.com/disclosures

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A NOTE FROM SEAN

BEFORE WE START

The internet still has room for the little guy. It also has a whole industry built on selling the little guy a map to a place that doesn't exist.

I've been building websites for thirty years. I was making pages back when "online business" meant a guestbook and a hit counter. In that time I've watched the same handful of tricks get repainted every few years and sold to a fresh crowd: the fax-machine envelope-stuffing ads, the late-night real estate seminars, the "work from home" banners, the dropshipping gurus, and now the AI-powered passive income machines.

The paint changes. The engine doesn't.

That's good news, because it means you don't have to research every new offer from scratch. You only have to learn to recognize a dozen or so patterns. Once you can spot them, you'll see them everywhere: in your feed, your inbox, the ad before your video, and sometimes in the mouth of a friend who means well.

This guide is the field guide I wish someone had handed me. It won't tell you that making extra money online is impossible. It isn't. People do it every day, usually slowly and without a rented Lamborghini. What it will do is help you tell the difference between someone teaching you a skill and someone selling you a feeling.

**THE PEOPLE WHO GET SCAMMED AREN'T STUPID.
THEY'RE HOPEFUL. SCAMMERS JUST KNOW WHERE TO
AIM.**

The numbers back that up. In 2025, Americans reported losing about **\$15.9 billion** to fraud, according to the Federal Trade Commission, the highest ever recorded and about a quarter more than the year before. The FTC itself points out that reported losses are only a slice of the real number, since most people never report. Social media was the contact method behind the biggest losses.

Not all of that is make-money-online schemes, of course. But a lot of it starts the same way: a confident stranger, a too-good number, and a clock that says you have to decide right now.

So let's slow the clock down.

→ *Read it once. Keep it. Send it to the friend who just "found an opportunity."*

SEAN "SAMX"

THE LEGEND

HOW TO READ A FIELD ENTRY

Bird guides teach you to spot a hawk by its shape before you can see its color. Same idea here.

Each trap in Part One gets its own entry, laid out the same way so you can flip to one fast when something in your feed smells off.

01 THE HEADER STRIP

Where you'll usually find the trap, what it tends to cost, and a **bite rating** from one to five bars. The bite rating is my judgment of how much damage it typically does, not a statistic.

02 WHAT IT LOOKS LIKE

The pattern as you'd meet it in the wild: the post, the ad, the pitch.

03 HOW IT WORKS

The machinery underneath. Why it's built that way and who it really pays.

04 FIELD MARKS

The specific signs to look for. One field mark proves nothing. Three or four together is a pattern.

05 THE QUESTION THAT BREAKS IT

One question, on an index card. Legit sellers can answer it without blinking. Traps can't, or they change the subject.

06 CASE FILE

Where it applies, a real example from the public record, so you know this isn't theory.

07 WHAT LEGIT LOOKS LIKE

The honest version of the same thing, because most traps are a counterfeit of something real.

ONE FAIR WARNING

Honest people sometimes use clumsy marketing. A real teacher might put up a countdown timer because some course platform told them it “boosts conversions.” That doesn’t make them a crook. It makes them a person who took bad advice.

So don’t convict anyone on one field mark. Count them. When the marks start stacking up, and especially when a seller gets evasive or annoyed at simple questions, believe the pattern over the pitch.

THE BITE RATING

-  Annoying. You lose a few bucks and some time.
-  Painful. Hundreds to a few thousand, plus a dent in your confidence.
-  Serious. Life savings, maxed-out credit, strained relationships.

01

PART ONE

THE TRAPS

Twelve patterns that show up again and again in the make-money-online world. Most of them work together. The screenshot gets you to the webinar, the webinar gets you to the timer, the timer gets you to the checkout, and the checkout is the bottom rung of a ladder.

Learn them one at a time. Then watch how they team up.

Field Entry 01

THE
SCREENSHOT

HABITAT

SOCIAL FEEDS, ADS,
WEBINARS

PRICE TAG

FREE BAIT FOR A PAID
OFFER

BITE



WHAT IT LOOKS LIKE

A phone screenshot of a sales dashboard. “\$9,847 today.” A wall of “you’ve got a sale!” notifications. A payout that just hit someone’s bank. Sometimes it’s a screen recording of them refreshing the page while the numbers tick up. The caption says something like “Not bad for a Tuesday. Comment GO and I’ll show you how.”

HOW IT WORKS

A screenshot feels like proof because it looks like a receipt. It isn’t. It’s a picture, and pictures are the easiest thing on the internet to fake. Browser tools let anyone change the number on any web page in about ten seconds without touching code, and there are apps and websites that exist only to generate fake payment notifications.

Even when the screenshot is real, it’s usually missing the parts that matter:

- **Gross isn’t net.** A store that “did \$10,000” might have spent \$9,000 on ads, product and fees. The screenshot shows the first number and hides the second.
- **One good day isn’t a month.** Anyone running ads long enough has a lucky spike. That’s the day that gets posted.
- **Refunds come later.** The dashboard on launch day doesn’t show the refunds and chargebacks that arrive over the next 30 days.
- **Where the money came from.** Very often, the income in the screenshot comes from selling the course about how to earn the income. More on that in Entry 03.

FIELD MARKS

- Revenue with no costs, no time period, and no explanation of what was sold.
- Only the high days get posted. You never see a normal month.
- The number is cropped tight so you can't see the platform, the date or the product names.
- "Comment a keyword" or "DM me" to learn more, which moves you into a private sales conversation.
- The screenshot is the whole argument. No skill is being explained, only a result.

THE QUESTION THAT BREAKS IT

"What was your profit for the whole year, after ad spend, re-funds and fees, and how much of it came from selling this course?"

WHAT LEGIT LOOKS LIKE

Honest builders who share numbers share *boring* numbers: a whole month or year, costs included, the bad months too. They tell you where the money came from and they tell you it isn't typical. Better yet, many of them don't lead with income at all. They lead with the skill.

→ *Rule of thumb: a screenshot is an ad, not evidence.*

Field Entry 02

THE RENTED LIFE



HABITAT

VIDEO ADS, REELS, EVENT STAGES

PRICE TAG

SETS THE HOOK FOR A BIG SALE

BITE



WHAT IT LOOKS LIKE

The laptop on the beach. The supercar in the driveway. The mansion tour. The first-class seat. A guy in a hoodie standing in front of a garage full of cars, saying he used to be broke “just like you.” Sometimes the props are quieter: the minimalist home office, the coffee on the balcony, the “I just got back from Bali” opener.

HOW IT WORKS

This trap sells an emotion before it sells a product. You’re not supposed to evaluate a business model. You’re supposed to picture yourself in the car.

Luxury cars, mansions and private jets can be rented by the hour or the day for photo shoots. That doesn’t mean everyone posting one is faking it. It means the picture tells you nothing either way. And even when the lifestyle is real, it raises a question the seller would rather you not ask: if this method prints money, why are they spending their days filming ads to sell it to you?

THE LIFESTYLE ISN’T THE PRODUCT. IT’S THE PACKAGING.

FIELD MARKS

- More footage of the lifestyle than of the actual work.
- A “broke to rich” origin story that’s oddly vague about the middle part.

- “I’m not supposed to share this” or “my mentor would kill me for showing you this.”
- Pressure to “escape the 9-to-5” or “fire your boss,” aimed at people who are tired and frustrated.
- Reverse image search turns up the same car, house or view in a rental listing or stock photo site.

THE QUESTION THAT BREAKS IT

“Forget the car. Show me the work. What does a normal Tuesday of doing this actually look like, hour by hour?”

WHAT LEGIT LOOKS LIKE

Real teachers show the unglamorous middle: spreadsheets, customer emails, a product page that didn’t sell. They talk more about what goes wrong than about where they vacation. If there’s a lifestyle in the picture at all, it’s usually a kitchen table.

Field Entry 03

THE COURSE
ABOUT THE
COURSE



HABITAT WEBINARS, “FREE TRAINING”	PRICE TAG \$497 TO \$5,000+	BITE
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WHAT IT LOOKS LIKE

Someone is making great money teaching people how to make money online. When you look closely at what they actually do for a living, it’s this: selling the course. The “online business” they’re teaching is mostly the business of teaching online business.

Students finish the course and discover the main thing it prepared them to do is make their own course about making money, or become an affiliate for the original course. The snake has a very long tail and it’s eating it.

HOW IT WORKS

The math only works at the top. The person who started it earns from every student. The students earn, if they earn at all, by recruiting more students. That’s a familiar shape. When income depends mainly on bringing in new buyers rather than on selling something to the outside world, you’re looking at a structure that has to keep growing to survive, and the latecomers are the ones left holding it.

The tell is in the case studies. Look at the “success stories” on the sales page and ask what each of those people does now. If most of them are coaches, course creators or affiliates for this same program, the course mostly produces more course sellers.

FIELD MARKS

- The teacher's main income is the course, but the course claims to teach a different business.
- Success stories are almost all coaches, course sellers or affiliates.
- A big affiliate commission for "sharing" the program, sometimes 50% or more.
- Vague modules like "Mindset," "Scaling" and "Your Million-Dollar Offer," light on actual skills.
- You can't name a single customer outside the program who buys what the students make.

THE QUESTION THAT BREAKS IT

"What percentage of your income comes from doing the business you teach, and what percentage comes from teaching it?"

WHAT LEGIT LOOKS LIKE

Teaching a skill is an honest living. Plenty of good courses exist. The difference is that a legit course is taught by someone who does the thing, it teaches you to sell to real customers who aren't in the program, and its student wins look like ordinary businesses: a bakery that got a website, a bookkeeper who landed clients, a crafter selling on Etsy.

→ *Memo 014 from my parody site, Unfollowology: a course that teaches you to sell the course is a course about the course.*

Field Entry 04

THE UPSELL
LADDER



HABITAT

CHECKOUT PAGES, FOLLOW-UP CALLS

PRICE TAG

\$7 → TENS OF THOUSANDS

BITE



WHAT IT LOOKS LIKE

It starts cheap. A \$7 ebook. A \$27 “starter kit.” A free challenge. Then, right after you pay, a page you didn’t expect: “Wait! Your order isn’t complete.” A \$97 add-on. Then a \$297 “fast-track.” A week later, a phone call about the \$2,997 coaching program. After that, the \$10,000 mastermind. Then the “inner circle” with a price they only tell you on the phone.

HOW IT WORKS

Every rung is designed so that the next one looks like the missing piece. The \$27 product works, sort of, but the “real” strategies are in the \$997 program. The \$997 program is useful, but “the people who succeed” all joined the coaching. At each step you’ve already spent money, and walking away feels like admitting the earlier money was wasted. Psychologists call that the sunk-cost trap. Funnel builders call it “ascension.”

The low first price isn’t about earning \$7. It’s about finding out who will pull out a credit card. Once you have, you’re on a list of proven buyers, and the follow-up gets more personal and more expensive.

CASE FILE

PUBLIC RECORD

MOBE (“MY ONLINE BUSINESS EDUCATION”)

In 2018 the FTC charged three individuals and nine businesses with taking more than \$125 million from thousands of people through a business education program called MOBE. According to the FTC, people were drawn in with promises that they'd build their own online businesses and earn substantial income, then pushed into a series of increasingly expensive memberships and upgrades. The agency said the targets included service members, veterans and older adults, and that money-back guarantees often weren't honored. A court halted the operation and froze assets. The defendants later settled, agreeing to pay more than \$17 million and being banned from selling business coaching.

Source: FTC press release, June 2018, and later settlement announcements. Details in the back of the book.

FIELD MARKS

- A surprise offer appears the second after you pay. Then another.
- The cheap product keeps “teasing” content that lives in the next tier up.
- You can't find the total cost of the full program anywhere on the website.
- The highest tier has no public price. “Let's hop on a call.”
- Your earlier purchases are used as proof you're “serious” enough for the next one.

THE QUESTION THAT BREAKS IT

“If I buy everything you sell, what's the total? And can I reach the result you promised with only the first product?”

WHAT LEGIT LOOKS LIKE

Honest businesses offer more than one product, and that's fine. The difference: every price is public, each product is complete on its own, and nobody calls you to say you're “so close” if you'd just buy the next thing. You should be able to stop at any rung and feel like you got your money's worth.

Field Entry 05

THE COUNTDOWN THAT NEVER ENDS



HABITAT

SALES PAGES, WEBINARS,
EMAIL

PRICE TAG

RUSHES YOU INTO ANY OF
THE ABOVE

BITE



WHAT IT LOOKS LIKE

A red timer ticking down on the sales page: 14:59, 14:58, 14:57. “Price goes up at midnight.” “Only 3 spots left.” “Doors close Friday.” The webinar is “live,” and the host says this bonus is only for people “on right now.” The email subject line says FINAL NOTICE. Then, two weeks later, the same offer shows up again with the same “final” deadline.

HOW IT WORKS

Urgency short-circuits thinking. A decision you’d normally sleep on gets made in fifteen minutes because a clock told you to. That’s the whole point. The longer you think, the more likely you are to search the seller’s name, ask a friend, or check your bank balance.

Most of these timers are fake. Software called “evergreen” funnel tools can start a personal countdown for each visitor, then reset it when you come back in a new browser. The “live” webinar is often a recording that plays on a schedule. A digital course is a set of video files; there are no spots to run out of.

Real deadlines do exist. A live cohort has limited seats. A launch discount can genuinely end. The test is whether the scarcity is *real* and whether it’s being used to inform you or to rush you.

FIELD MARKS

- The timer resets if you open the page in a private browser window or on another device.
- “Limited spots” on a pre-recorded video course.
- A “live” webinar with no live chat, or chat that scrolls the same comments every session.
- The deadline passes and the offer returns, or you get a “special extension just for you.”
- Big decisions, short clocks: thousands of dollars, minutes to decide.

THE QUESTION THAT BREAKS IT

“If I come back in a month, will this exact offer be gone forever? Put that in writing and I’ll think about it.”

WHAT LEGIT LOOKS LIKE

Honest sellers tell you *why* a deadline exists (“the live group starts March 3 and I can only coach 20 people”) and they don’t mind you taking a night to think. A good offer is still good tomorrow. If a deal only works when you can’t think about it, it isn’t a deal.

→ *Try it: open the sales page in a private window. Watch the clock “magically” reset.*

Field Entry 06

THE TESTIMONIAL WALL



HABITAT	PRICE TAG	BITE
SALES PAGES, "REVIEW" SITES	MAKES ANY OFFER LOOK SAFE	

WHAT IT LOOKS LIKE

Hundreds of five-star reviews. Smiling headshots with first names and a city. Video testimonials of people saying the program “changed everything.” Search the product name and the first page is full of “honest reviews,” all of which end with a buy button.

HOW IT WORKS

When we’re unsure, we look at what other people did. Testimonials borrow that instinct. The problem is that testimonials can be bought, written by staff, generated with AI, or cherry-picked from the 2% who did well while the rest are quietly ignored. Those “honest review” articles are often written by affiliates who earn a commission when you click through and buy.

This one has gotten serious attention from regulators. In August 2024 the FTC finalized a rule that bans fake reviews and testimonials, including AI-generated ones, reviews from people who never used the product, and undisclosed reviews from company insiders. The rule also bans buying fake followers or views, and bars businesses from using threats or intimidation to suppress negative reviews. It took effect in October 2024, and violators can face civil penalties of up to roughly \$52,000 per violation, adjusted for inflation each year.

The rule makes fakes riskier for sellers. It doesn’t make them disappear. You still have to look.

FIELD MARKS

- Every testimonial is about the income, none about what was learned.
- Tiny gray text near the testimonials: “results not typical” or “these results are not guaranteed.”
- Headshots that turn up elsewhere in a reverse image search.
- Review articles and videos with affiliate links and no mention of downsides.
- No negative reviews anywhere, or a refund that requires you to remove or change your review.

THE QUESTION THAT BREAKS IT

“Can you connect me with three customers who aren’t affiliates, aren’t staff and weren’t paid or comped for their review?”

WHAT LEGIT LOOKS LIKE

Real reviews are mixed. They mention flaws. Some are three stars. Affiliate relationships are disclosed plainly. And when an honest seller makes an income claim, it comes with what typical customers actually earn, not just the outliers.

→ *“Results not typical” is the most honest sentence on most sales pages. Believe it.*

Field Entry 07

THE DONE-FOR-YOU STORE



HABITAT ADS, YOUTUBE, “INVESTMENT” PITCHES	PRICE TAG \$2,000 TO \$50,000+	BITE ■■■■■
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WHAT IT LOOKS LIKE

“We build and run an Amazon (or Walmart, or Shopify, or TikTok Shop) store for you. You just collect the profits.” The pitch is often called “automation,” “e-commerce investing,” or “passive income stores.” Lately it comes with “AI-powered” software that supposedly picks winning products and sets prices. The buy-in can run from a few thousand dollars to tens of thousands, plus the money for inventory.

HOW IT WORKS

It sounds like buying a franchise without the hassle. In practice, if the operator really had a machine that turned store money into profit, they wouldn’t need your \$30,000. They’d run more stores. When the stores underperform, buyers are told to be patient, to add more inventory money, or that the marketplace “suspended” the account through no fault of anyone. By then, the refund window is closed, and the company has sometimes changed its name.

CASE FILE

PUBLIC RECORD

OPERATION AI COMPLY (2024)

In September 2024 the FTC announced a crackdown on schemes using AI hype. Three of the cases involved done-for-you e-commerce. The FTC alleged that **Ascend Ecom**, which had operated under many names since 2021, promised that AI-powered stores would quickly earn thousands a month in passive income and cost consumers at least \$25 million. It alleged that **Ecommerce Empire Builders** sold training costing almost \$2,000 and done-for-you storefronts for tens of thousands. And it alleged that **FBA Machine**, a rebrand of an earlier scheme called Passive Scaling, promised guaranteed income, called the deal “risk-free,” and took more than \$15.9 million. In several of these cases, the FTC also alleged that refunds were tied to customers taking down negative reviews.

Source: FTC press release, Sept. 25, 2024. These were allegations at filing; check [ftc.gov](https://www.ftc.gov) for current status.

FIELD MARKS

- “Passive,” “hands-off” or “we handle everything” attached to a five-figure price.
- Guaranteed income or a guaranteed “return on investment” from a store.
- The company has had several names. The Wayback Machine shows the same pitch under different logos.
- A guarantee with conditions buried in a contract you see only after paying.
- You don’t control the store account, or you don’t know whose name it’s in.

THE QUESTION THAT BREAKS IT

“Give me the one-page disclosure document, your earnings claim statement and contact info for ten recent buyers. I’ll call them all before I pay.”

Why that question? Under the FTC’s Business Opportunity Rule, sellers covered by the rule must give you a one-page disclosure document at least **seven days** before you sign or pay, including whether they make earnings claims, any lawsuits against them,

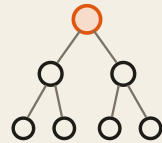
their refund policy, and references from at least ten recent buyers. Not every offer is covered, but if a seller has never heard of it and won't give you anything in writing, that tells you plenty.

WHAT LEGIT LOOKS LIKE

A real e-commerce business takes work: product research, customer service, returns, ads. Honest teachers say so. Legit service providers (bookkeepers, ad managers, designers) charge for their labor and don't promise what your store will earn.

Field Entry 08

THE OPPORTUNITY MEETING



HABITAT	PRICE TAG	BITE
DMS FROM OLD FRIENDS, HOME PARTIES	STARTER KITS, MONTHLY BUYS	

WHAT IT LOOKS LIKE

A message from someone you haven’t talked to since high school: “Hey girl!” or “Hey brother, hope you’re well. Random question, are you open to extra income?” They won’t tell you the company name until you’re on a Zoom. There’s a starter kit, a monthly order to “stay active,” and a lot of talk about “your team.”

HOW IT WORKS

This is multi-level marketing, or MLM, also sold as “network marketing,” “social selling,” “affiliate marketing” or “a business, not a job.” Some MLMs are legal. They’re still a terrible bet for most people who join, because the money flows up. Participants earn from their own sales and from the sales of people they recruit, so the structure rewards recruiting. To stay “qualified” for bonuses, many people end up buying product themselves.

An AARP Foundation study found that of people who had tried MLM, nearly half (47%) lost money and about a quarter (27%) broke even. Only about a quarter made a profit, and more than half of those earned less than \$5,000. Over all their time in it, not per month.

THE LANGUAGE FIELD GUIDE

WHAT THEY SAY	WHAT TO HEAR
“Be your own boss.”	<i>You’ll have an upline. They’ll have quotas for you.</i>

“Residual income.”	<i>Income that depends on other people continuing to buy and recruit.</i>
“It’s not a pyramid. Look at the company org chart.”	<i>Nobody asked. Why is that the first answer?</i>
“Just share the products you love.”	<i>Sell to your friends and family.</i>
“Stay active with a monthly order.”	<i>You are the customer.</i>
“Those who fail just didn’t work the business.”	<i>The system is never the problem. You are.</i>

FIELD MARKS

- They won’t name the company until you’re on a call.
- More talk about recruiting a team than about selling to outside customers.
- A required starter kit or a monthly purchase to keep your rank or commission.
- An “income disclosure statement” that’s hard to find. When you find it, most people earn little or nothing.

THE QUESTION THAT BREAKS IT

“Can you send me the company’s income disclosure statement? What does the median participant earn after buying product and paying expenses?”

→ *You can love the person and still say no to the plan.*

Field Entry 09

THE STRATEGY CALL



HABITAT

ZOOM CALLS,
“APPLICATIONS”

PRICE TAG

\$3,000 TO \$30,000+

BITE



WHAT IT LOOKS LIKE

You fill out an “application” for a free strategy session. It feels exclusive, like you’ve been chosen. On the call, a friendly person asks about your goals, your frustrations, your family, what it would mean to you to quit your job. They get you talking about your pain for a long time. Then the price appears. It’s big. And when you hesitate, they have an answer for everything, including how to pay with money you don’t have.

HOW IT WORKS

These calls often follow a script, and the person on the other end may be a commissioned salesperson (a “closer”), not the expert you saw in the ads. The questions are designed to make the gap between your life now and the life you want feel unbearable, so the price feels small next to it. Objections are handled with lines that turn your caution into a character flaw: “Are you someone who invests in yourself, or someone who makes excuses?”

Then comes the money talk. If you say you can’t afford it, you may hear suggestions to put it on several credit cards, raise your card limits, take a personal loan, use a “partner” financing company, or borrow from family. That should stop you cold. A teacher who wants you to go into debt to learn how to make money has told you exactly how much they believe in your results: not enough to take the risk themselves.

ANYONE WHO HELPS YOU OPEN NEW CREDIT TO PAY THEM **HAS JUST SHOWN YOU WHO CARRIES THE RISK.**

FIELD MARKS

- The price is never on the website. You have to “apply” and get on a call.
- Long, emotional questions about your struggles before any details about the program.
- Guilt or shame when you say you need to think or talk it over with your spouse.
- Help “finding the money”: credit cards, loans, financing, retirement accounts.
- A discount that expires when the call ends.

THE QUESTION THAT BREAKS IT

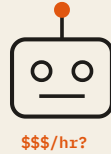
“Send me the full price, the contract and the refund policy by email. I’ll read it with my spouse and get back to you this week.”

WHAT LEGIT LOOKS LIKE

Real coaches and consultants exist and some are worth every penny. They let you leave the call and think. They put prices and terms in writing. And they’ll tell you, sometimes on the first call, that you’re not ready for them yet.

Field Entry 10

THE ROBOT DOES IT ALL



HABITAT

ADS, YOUTUBE, "SECRET
PROMPT" PACKS

PRICE TAG

\$27 TOOLS TO \$5,000
PROGRAMS

BITE



WHAT IT LOOKS LIKE

"This AI writes books, makes videos and posts them while you sleep." "Copy-paste these prompts and earn \$500 a day." "ChatGPT side hustles nobody's talking about." Every new technology brings a gold rush, and every gold rush brings people selling shovels with a story about gold.

HOW IT WORKS

AI tools are genuinely useful. I use them every day to build. That's exactly what makes the hype work: there's enough truth in it to sound plausible. But "the AI does it all" skips the part where a real person has to find customers who want what the AI made. If a push-button system could reliably print money, everybody would push the button, the market would flood, and the money would disappear. That's what happens with most "AI income" methods within months.

The FTC has been clear about this. When it launched the Operation AI Comply cases in 2024 (see Entry 07), its message was that there's no AI exemption from the laws against deception. Wrapping an old scheme in new technology doesn't make it new.

FIELD MARKS

- "Push-button," "on autopilot," "while you sleep" or "no skills needed."
- Specific daily income figures with no explanation of who the customers are.

- A “secret” tool or prompt pack that turns out to be a free tool with a wrapper.
- The method floods a marketplace with low-quality content (books, videos, art) that platforms are actively removing.

THE QUESTION THAT BREAKS IT

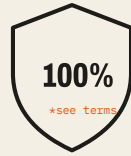
“Who is the paying customer, why would they choose this over a thousand identical AI-made versions, and what happens when the platform changes its rules?”

WHAT LEGIT LOOKS LIKE

Good AI teaching treats AI as a power tool, not a vending machine. It shows you how to work faster at something you can already do or are learning to do, and it’s honest that the hard parts (finding a problem worth solving, earning trust, getting customers) are still on you.

Field Entry 11

THE MONEY-BACK MIRAGE



HABITAT

CHECKOUT PAGES,
CONTRACTS

PRICE TAG

MAKES A BIG PRICE FEEL
SAFE

BITE



WHAT IT LOOKS LIKE

“100% money-back guarantee.” “Risk-free.” “If you don’t make your money back, we’ll work with you for free until you do.” A shiny badge right next to the buy button.

HOW IT WORKS

A guarantee lowers your guard. The fine print raises the bar so high almost nobody qualifies. Common conditions: you must complete every module, attend every call, post daily, submit “proof of implementation,” request the refund within a narrow window, and agree not to post negative reviews. Some “guarantees” don’t refund money at all. They offer more coaching, which is the same product you already didn’t like.

Two of the case files in this guide involve this pattern. The FTC alleged that MOBE offered money-back guarantees and then often refused to honor them, or paid only after people made repeated demands or threatened to complain to the BBB or law enforcement. And in the FBA Machine case the FTC alleged that refunds were conditioned on removing negative reviews, and that promised refunds weren’t paid.

FIELD MARKS

- “Risk-free” on anything that costs more than you can afford to lose.
- You can’t read the refund terms until after you pay.
- Conditions that require you to do everything perfectly, documented, on a deadline.
- “We’ll keep coaching you” instead of “we’ll return your money.”

- A refund tied to deleting reviews or signing a non-disparagement agreement.

THE QUESTION THAT BREAKS IT

"Show me the full refund policy before I pay. If I ask for my money back on day 10 because it isn't for me, do I get it, yes or no?"

WHAT LEGIT LOOKS LIKE

A good refund policy fits in a sentence or two and you can read it before you buy: "Full refund within 30 days, no questions asked." Honest sellers would rather refund an unhappy customer than keep money they didn't earn.

Field Entry 12

THE SECOND BITE



HABITAT
CALLS, EMAILS,
"RECOVERY" ADS

PRICE TAG
UPFRONT "FEES"

BITE
■■■■■

WHAT IT LOOKS LIKE

You lost money to one of the traps in this book. Weeks or months later, someone contacts you. They say they're with a law firm, a government agency, a consumer group or a "fund recovery" service. They know what happened to you, sometimes down to the dollar. They can get your money back. There's just a small retainer, processing fee or "tax" first.

HOW IT WORKS

This is the cruelest one, so it gets its own entry. According to the FTC, scammers buy lists of people who've already paid scammers, including names, phone numbers, the kind of scam and how much was lost. Then they target those people again, because someone who just lost money is desperate to get it back. The FTC's guidance is plain: legitimate organizations won't charge you an upfront fee to recover money you lost.

FIELD MARKS

- They contacted you first. You didn't go looking for them.
- They know details about your loss that only a list could have given them.
- Any fee before you get money back: "retainer," "processing," "administrative," "tax."
- They want payment by wire, gift card, crypto or payment app.
- They claim to be from a government agency and want money or bank details.

THE QUESTION THAT BREAKS IT

"I'll call your office back myself, at a number I look up on your official website." (Then do it. Real agencies and firms will still be there.)

WHAT LEGIT LOOKS LIKE

When the FTC or a court does return money to victims, it's typically sent through an official claims process, and the FTC says it never asks people to pay to get a refund. If you're unsure, go straight to ftc.gov/refunds yourself instead of trusting a link or a caller.

→ *Getting scammed once isn't a character flaw. Getting asked to pay to undo it is the tell.*

02

PART TWO

FIELD TOOLS

Patterns are easier to remember with something in your hand. These are the tools I'd want on the desk before buying anything that promises income: a quick sniff test, a phrase translator, a script of questions, a background-check routine and a scorecard.

Copy them, print them, stick them to the fridge.

TOOL T1

THE 60-SECOND SNIFF TEST

Before you click “buy,” before you book the call, before you send the DM. One minute. Check every box that applies.

- ☐ The main selling point is how much money someone made, not what you’ll learn to do.
- ☐ I can’t find the full price (or the total for everything) on the website.
- ☐ There’s a countdown, a “spots left” counter, or a deadline that pushes me to decide today.
- ☐ It promises “passive,” “automatic,” “push-button” or “guaranteed” income.
- ☐ The proof is screenshots, cars, houses or vacations.
- ☐ The success stories are mostly people who now sell this same thing or teach it.
- ☐ It says “no experience needed” for something that would obviously take experience.
- ☐ I’d have to recruit people, buy product monthly or “stay active” to earn.
- ☐ The refund policy is missing, vague, or full of conditions.
- ☐ They’ve suggested I use credit cards, a loan or financing to pay.
- ☐ They got annoyed, pushy or vague when I asked a direct question.
- ☐ My gut is excited and nervous at the same time, and I want to decide before I talk to anyone.

0-1

Probably fine to look closer. Use the score-card (T5) if real money is involved.

2-3

Slow down. Ask the seven questions (T3) in writing before paying.

4 OR MORE

Walk away. If it’s real, it will still be real next month.

→ That last box matters most. Excitement plus urgency is exactly the feeling they’re selling.

TOOL T2

THE HYPE TRANSLATOR

Sales pages have their own dialect. Here's a pocket phrasebook. It's a little sarcastic. It's also usually right.

WHEN THEY SAY	THEY USUALLY MEAN
"Passive income"	<i>Passive for them. Active for your credit card.</i>
"Done for you"	<i>Done to you.</i>
"Proven system"	<i>Proven to sell the system.</i>
"Six figures"	<i>Revenue. Not profit. Possibly over several years.</i>
"Financial freedom"	<i>There won't be any actual numbers.</i>
"Invest in yourself"	<i>Pay me.</i>
"This isn't for everyone"	<i>It's for everyone with available credit.</i>
"Only 3 spots left"	<i>It's a video. The spots are infinite.</i>
"The secret they don't want you to know"	<i>If it's a secret, why is it in a \$27 ebook with an ad budget?</i>
"I'm not a guru"	<i>Said exclusively by gurus.</i>
"No experience needed"	<i>No experience needed to buy it.</i>
"It's all about mindset"	<i>When it doesn't work, it'll be your fault.</i>
"Join my team"	<i>Recruit for me.</i>
"Lifetime access"	<i>The lifetime of the company. See: rebrands.</i>
"Make money while you sleep"	<i>They do. From you. While you sleep.</i>
"Life-changing"	<i>Price-changing.</i>
"Results not typical" (in small gray text)	<i>The only sentence on the page under legal review. Believe it.</i>

Fair is fair: honest people use some of these phrases too, often because a template told them to. One phrase proves nothing. A page that reads like this whole table proves plenty.

TOOL T3

SEVEN QUESTIONS BEFORE YOU PAY

Ask by email so the answers are in writing. You're not being rude. You're being a customer.

01 WHAT IS THE TOTAL COST?

Including every upsell, renewal, required software, inventory, ad budget and “recommended” add-on. What will I have spent at the end of year one?

02 WHAT DOES A TYPICAL CUSTOMER EARN?

Not the best student. The median, after expenses. If you don't track it, say so.

03 CAN I SEE THE REFUND POLICY BEFORE I PAY?

Every condition, in writing. Is it money back, or more coaching?

04 WHO CAN I TALK TO?

Three customers who aren't affiliates, aren't staff and weren't comped.

05 WHAT EXACTLY DO I GET?

A list: hours of video, live calls, templates, access length. What's taught, not how it'll feel.

06 HOW DO *YOU* MAKE YOUR MONEY?

From doing the thing you teach, or from teaching it? Roughly what split?

07 CAN I TAKE A WEEK TO DECIDE?

If the honest answer is no, you have your answer.

COPY-AND-PASTE VERSION

Hi, I'm interested in [program name] and have a few questions before I decide. Could you answer these by email?

1. What's the total cost of everything you offer, including up-sells, renewals and required tools? 2. What does a typical (median) customer earn after expenses? 3. Can you send the full refund policy? 4. Can you connect me with three customers who aren't affiliates or staff? 5. What exactly is included? 6. Roughly what share of your income comes from teaching vs. doing this business? 7. Is it okay if I take a week to decide?

Thanks. I'll get back to you once I've read your answers.

→ *Watch how they answer, not just what they answer.
Honest sellers like good questions.*

TOOL T4

BACKGROUND-CHECK A GURU IN 20 MINUTES

You don't need a private investigator. You need a search bar, a little patience and this list.

01 SEARCH THE NAME WITH TROUBLE WORDS

Search the person's name and the company name together with each of these: *FTC, lawsuit, complaint, refund, scam, attorney general*. Scroll past page one. The first page is often packed with affiliate "reviews."

02 CHECK THE FTC DIRECTLY

Go to ftc.gov and use the search box at the top for the person and company names. Look at press releases and the "Cases and Proceedings" results.

03 CHECK YOUR STATE ATTORNEY GENERAL

Search "[your state] attorney general consumer protection" and look for complaints, settlements or warnings.

04 CHECK COURT RECORDS

CourtListener.com is free and searchable. Federal case records are on PACER (pacer.uscourts.gov), which charges small per-page fees. Many county courts have their own search sites.

05 CHECK THE BBB

Look at complaints at bbb.org, especially how the company responded. A rating alone tells you less than the complaint stories.

06 LOOK FOR OLD NAMES

Paste the website into the Wayback Machine at web.archive.org. How old is the site? Did the same pitch live under a different brand? Rebrands are a classic sign of a business outrunning its reputation.

07 REVERSE IMAGE SEARCH THE PROOF

Use Google Lens or TinEye on headshots in testimonials and on lifestyle photos. Fake reviewers often turn out to be stock photos.

08 FIND UNPAID VOICES

Look for discussions on forums and Reddit from people who aren't selling anything. Ignore any "review" that ends with an affiliate link.

Nothing here proves someone is a crook, and a clean record doesn't prove they're honest. You're collecting evidence so you can make your own decision with your eyes open.

TOOL T5

THE SCORECARD

For anything costing more than you’d be okay losing. Check each one that’s true and add up the points.

STATEMENT	PTS
☐ The full price, including upsells, isn’t published.	2
☐ Income claims with no typical-results info.	3
☐ “Guaranteed,” “passive” or “risk-free” income.	3
☐ Proof is mostly screenshots or lifestyle shots.	2
☐ Most success stories now sell or teach this program.	2
☐ Earning requires recruiting or monthly purchases.	3
☐ Countdown or scarcity I’ve confirmed is fake.	2
☐ Price only revealed on a sales call.	2
☐ They suggested credit cards, loans or financing.	3
☐ Refund policy is hidden, vague or conditional.	2
☐ Refund requires removing a review or staying quiet.	3
☐ Company has rebranded or changed names.	2
☐ FTC, state AG or lawsuit history turned up.	3
☐ They wouldn’t answer my questions in writing.	3
☐ They pushed back when I wanted time to decide.	3

0–3 PTS

Few red flags. Still read the terms and buy only what you can afford.

4–8 PTS

Proceed only with answers in writing and a refund you understand.

9+ PTS

Close the tab. Keep your money. Tell a friend.

The point values are my judgment based on how much each sign has cost people in the cases I’ve seen. They’re a thinking tool, not a lab test.

03

PART THREE

WHAT HONEST LOOKS LIKE

Spotting fakes is half the skill. The other half is recognizing the real thing, so you don't swear off learning altogether and miss the people who actually help.

FIELD MARKS OF AN HONEST OFFER

THE REAL THING IS QUIETER

Honest offers tend to be a little boring. That's a feature.

- ☐ **The price is on the page.** All of it. You know what you'll spend before you talk to anyone.

- ☐ **It says who it's *not* for.** An honest seller would rather lose a sale than sell to the wrong person.

- ☐ **It teaches a skill.** Writing, designing, building, bookkeeping, marketing. You can describe what you'll be able to do.

- ☐ **No income promises,** or income claims that come with typical results and plain context.

- ☐ **Customers are outside the program.** The students' wins come from selling to real buyers, not recruiting.

- ☐ **The refund policy is short and readable** before you buy.

- ☐ **You can buy without a phone call,** and you can take a week without losing the offer.

- ☐ **Affiliate links and paid relationships are disclosed.**

- ☐ **The teacher does the thing.** They have a track record you can check, including failures they talk about openly.

- ☐ **They answer questions in writing** and seem glad you asked.

- ☐ **Reviews are mixed,** with real people and real criticisms.

- ☐ **It respects your budget.** Nobody suggests debt. Free and cheap starting points exist.

THE HONEST TRUTH ABOUT EXTRA INCOME

WHAT ACTUALLY WORKS (SLOWLY)

Since I've spent a whole guide on what doesn't work, it's only fair to say what does. Not a method. A shape.

Most people I've seen build real extra income online did some version of this: they found a specific problem that specific people would pay to solve. They learned a skill, often for free or close to it. They made something small: a service, a template, a guide, a website for a local business. They sold it to a handful of real customers, listened, improved it, and kept going. It took months, sometimes years. The money started small and stayed modest for a while.

That story doesn't sell courses. Nobody films an ad in front of a spreadsheet that says "\$340 this month, up from \$210." But that's what the early part of an honest business looks like, and \$340 a month you actually keep beats \$30,000 a month you saw in somebody else's screenshot.

FREE INFORMATION IS EVERYWHERE. WHAT YOU'RE PAYING FOR SHOULD BE GUIDANCE, STRUCTURE OR SPEED. NEVER A SECRET.

HOLDING MYSELF TO IT

I sell things too, so you should run my stuff through this guide like anybody else's. Here's what I've committed to on samxers.com: prices are on the page, there are no fake timers, I don't make income claims, I disclose how the site makes money at samxers.com/disclosures, and my Workshop is free with no upsell. If you ever catch me breaking one of those, email me and call it out. I mean it.

→ *If this guide made you more skeptical of everyone, including me, it worked.*

04

PART FOUR

IF YOU ALREADY PAID

First: it happens to smart, careful people every day. You're not the first, and you won't be the last. Being embarrassed is normal. Staying quiet is what helps the people who did this.

Here's what to do, in order.

DAMAGE CONTROL, STEP BY STEP

SIX MOVES, IN ORDER

01 STOP THE BLEEDING

Don't buy the next tier, renew, or add inventory money "to make it work." Cancel any recurring charges in writing and keep a copy. If they have card details, ask your card issuer about blocking future charges from that merchant or getting a new card number.

02 SAVE EVERYTHING

Before you complain anywhere, screenshot and save the sales page, emails, receipts, chat messages, contracts, call recordings (where legal), refund policy and anything they promised. Note dates. Sales pages change fast once complaints start.

03 ASK FOR A REFUND IN WRITING

Email the company, cite their own refund policy and promises, and give a clear deadline. Keep it calm and factual. There's a template on the next page.

04 CALL YOUR CARD ISSUER FAST

If you paid by credit card, the Fair Credit Billing Act gives you dispute rights for billing errors, including charges for goods or services not delivered as agreed. Your written dispute generally has to **reach the card issuer within 60 days** of the first statement showing the charge, sent to the "billing inquiries" address, not the payment address. The issuer must acknowledge it within 30 days and resolve it within two billing cycles (no more than 90 days). Call to start the process, then send the letter to protect your rights. Debit cards, bank transfers, payment apps and crypto have far weaker protections, so act immediately and ask your bank what's possible.

05 REPORT IT

Report to the FTC at [ReportFraud.ftc.gov](https://reportfraud.ftc.gov) and to your state attorney general. If it happened online and involved fraud, also file with the FBI's Internet Crime Complaint Center at ic3.gov. You can post your experience on the BBB Scam Tracker too. Reports are how cases like the ones in this guide get built.

06 GUARD AGAINST THE SECOND BITE

Expect “recovery” offers (Entry 12). Anyone who contacts you offering to get your money back for a fee is almost certainly running another scam. Real help doesn't charge upfront.

Credit card rules and the dispute process vary by issuer and by situation. Not liking a course isn't always a “billing error,” but services that weren't delivered as promised can be. Ask your issuer. If large sums are involved, a consumer protection attorney or your local legal aid office can tell you more.

TEMPLATES

REFUND REQUEST

Short, calm, specific, and dated. You're building a paper trail.

Subject: Refund request, order [order number], [date of purchase]

Hello,

On [date] I purchased [product or program] for [amount], paid by [card / method].

Before I bought, your sales materials stated: "[quote the specific promise or refund policy]." [One or two sentences on what was not delivered as promised.]

I am requesting a full refund of [amount] to my original payment method. Please confirm in writing by [date, about 7–10 days out].

If I don't receive a refund by then, I will dispute the charge with my card issuer and file reports with the Federal Trade Commission and my state attorney general.

Thank you,

[Name]

[Email / phone]

CREDIT CARD DISPUTE LETTER

The FTC publishes a free sample letter for disputing credit and debit card charges at consumer.ftc.gov. Search the site for "sample letter disputing credit card charges." Use it, and include:

- ☐ Your name, address and account number
- ☐ The charge: merchant name, date and dollar amount
- ☐ Why it's a billing error, such as services not delivered as agreed
- ☐ Copies (not originals) of receipts, promises and your refund request
- ☐ Send it to the "billing inquiries" address on your statement, by certified mail with return receipt, and keep a copy

KEEP THIS PAGE HANDY

WHERE TO REPORT

WHERE	WHAT IT'S FOR
ReportFraud.ftc.gov 1-877-FTC-HELP (382-4357)	Fraud, scams and bad business practices. Reports go into a database used by law enforcement nationwide.
Your state attorney general	Consumer protection complaints. Search “[your state] attorney general consumer complaint.”
ic3.gov	The FBI's Internet Crime Complaint Center, for online fraud.
BBB Scam Tracker bbb.org/scamtracker	Public scam reports that warn other people.
Your card issuer or bank	Disputes, chargebacks, blocking future charges. Act fast.
The platform	Report ads and accounts on the social network or marketplace where you found them.

TALK ABOUT IT

Tell one person what happened. A friend, a spouse, a group you trust. Scams run on embarrassment. Every person who says “this happened to me” out loud makes the next pitch a little less effective.

AND GIVE YOURSELF A BREAK

You wanted something better for yourself or your family. That’s not a flaw. The people who took advantage of that hope are the ones who should be embarrassed. Learn the lesson, keep the receipts, and move on with your eyes open. The internet still has room for you.

→ *Then pass this guide along. That’s how we take the room back.*

BACK MATTER

SOURCES AND FURTHER READING

Checked October 2026. Facts about specific cases come from government sources; case outcomes can change, so check the source for updates.

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ABOUT

ABOUT SEAN “SAMX”

Veteran. Gen Xer. Building on the web for more than thirty years.

I make websites, small digital products and online communities from West Virginia's Eastern Panhandle. I run the GenX Alliance, write The Detention Slip newsletter, and put my lessons and tools on samxers.com, mostly free, always without get-rich claims.

I also run a completely made-up research organization called the Unfollowology Institute (unfollowology.com), which studies why perfectly capable adults keep taking instructions from strangers with ring lights. The research is fake. This guide is the serious version of the point.

IF YOU WANT TO BUILD SOMETHING REAL

- ☐ **The Field Manual** on samxers.com: free, plain-English lessons for absolute beginners.

- ☐ **The Workshop:** a free room for people building their first thing. No fee, no upsell, no income promises. I read every application.

- ☐ **The Detention Slip:** my free newsletter. Unsubscribe any time.

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