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We are releasing this as a newsletter because we have seen the "Obama" ads pop up on our website, websites of other SBDC entities and many of our SBDC corporate partners and sponsors.

Scam Alert! There are No Obama Stimulus Checks or Grants

Over the past few weeks, the internet and e-mail boxes have been assaulted by advertisements and e-mails claiming grant money or stimulus checks are waiting for you, **THEY ARE NOT.**

The new stimulus bill does not include any tax refund like we saw last spring/summer. There are no stimulus checks coming and please disregard any website or e-mail that tells you otherwise. What the new stimulus bill does is put more money into existing programs to build infrastructure and this is where the next claim comes in, grants.

The new Obama grants these sites claim do not exist. Yes, there will be new grant money but most of it is going to existing programs and state and local organizations that already have grants or grant programs.

Almost every website that uses an ad server, which most do, that does not pre-filter the ads, which most do not, has been bombarded with "Obama grant" ads for the past week. These Obama ads seem to be omnipresent and are on many major and reputable sites, including the world's most popular website, Yahoo. Facebook, also was showing the ads but is now trying to remove the ads after protests from its users. Even this Alert will find its way to many websites that will have these ads on the same page as this article.

If you follow the ads, you find pages with questionable advertising practices like fake blogs with fake comments and a fake "ads by Google" block that is really just one image file that takes you to another sister site. They use JavaScript to take over your browser or trick you into staying on their page when you try and close it.

Another tactic is to show you pictures of people and checks with real names, but the pictures are of the same people and checks but they have many different names on many different sites. Some sites have a person that start talking to you telling you that you can get money back in as little as a week and all you need to do is fill out a contact information form and pay

\$1.99 shipping and handling for free grant software.

These scams have always been around but they are using the hype Obama's presidency has created along with political rhetoric that has equated the Economic Stimulus package with terms like government rebate checks and grants. Plus, with the decline of online advertising in the past few months, these scam sites can get on more web pages cheaper than ever before.

A quick review of the privacy policy of one of the sites sets off a few alarms. The first is that the privacy policy is three years old, a little dated. Another is that they do tell you that they share information with third parties; however, they do not say which information they share. Seeing how they collect credit card information and your phone number that is a huge red flag. Also, the company that most of these sites are coming from has been accused of credit card fraud by many consumers. The contact info seems almost impossible to find and most do not find a way to get a hold of the company until after they receive credit card bills including subscriptions they did not know they signed up for. The sites do warn you of the subscriptions on the submit credit card information page.

Here is the disclaimer off of one of the sites, I removed company names to avoid any legal issues.

By clicking "Submit" I am authorizing "website" to charge my credit or debit card a \$2.78 processing fee for my 7 days trial membership. After the 7 day trial, if I do not call customer service to cancel, the account I provided here will be charged \$39.95 each month thereafter. I may cancel by calling the customer service number of "website" listed in the Terms and Conditions.

I also agree to the 10 day bonus trial to "another company." To start my trial, there is a one time activation fee of \$1.95. After the trial, unless I cancel, "another company" will charge my account \$19.95 each month thereafter. I may cancel by calling the toll-free number located at "this website".

As an additional bonus, I agree to receive a 14-day trial to "another company". After the trial period, unless I cancel, "another company" will charge my account \$12.95 a month.

As you can see from this disclaimer, the \$1.99 shipping for the free grant software ends up costing you \$95.63 the first month and \$72.85 dollars every month thereafter until you cancel the subscriptions whose contact information you may or may not be able to find. The contact information we were able to find coincided with addresses of post offices or Fed Ex stores that have mailboxes for rent in them.

So, please do not respond to the e-mails or sign up on one of these fake Obama Grant sites. Read all disclaimers and privacy policies before sharing any personal or financial information on the web.

A quick review of these two items could have saved anyone who has fallen for these scams a lot of money.

Here at SBDCNet, we always try to filter out grant ads from our website, <http://sbdcnnet.org/> because most grant ads we have seen are predatory, but the past few days our workload has become immense having to pull ads from quite a few pages that we could not get these new “Obama ads” to stop appearing on.

Why is it so hard to block them? First of all, these ads are coming from hundreds of websites not just one, even though it seems they are coming from only a couple of companies. Second, most web ad servers force you to be reactive instead of proactive, they either do not offer pre-filtering or if they do the pre-filters often do not work well. Thus, usually the first time a webmaster sees an ad is after it is already up on the site and hundreds or thousands of visitors may have already viewed it. Also, webmasters are not allowed to click their own ads as they are paid per click. Thus, often they have to find the ad elsewhere to be able to click it, then hunt down the site and block it from showing up on their site. When the same scam is using hundreds of different sites, it becomes hundreds of times harder to block all of them and get them completely off of a site. So, many sites that are trying to get rid of the ads may not be able to completely remove them.

We will continue to block all grant ads and if you find any questionable ads please report them to us by using our contact page, <http://sbdcnnet.org/contact-3.php>.

This is released with the hope of republication feel free to republish it to reach your intended audience.

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