

# Staying Safe Doesn't Get Any Easier

## Veterans: Beware the Scammers Lurking Online

**Our nation's veterans**, who have served and sacrificed, have increasingly become targets for online and phone scams. Those without souls exploit trust and patriotism. Scammers often take advantage of a vet's need to pursue benefits or perhaps seek employment. These scams often lead to significant financial loss and emotional distress. It's crucial for veterans and their families to recognize the red flags and protect themselves from these predatory tactics.

**Impersonation** is one of the most prevalent tools used. Fraudsters may pose as officials from the VA, IRS, or other government agencies, claiming there's an issue with benefits, a pending refund, or a need to update personal records. Their goal is to trick veterans into divulging sensitive information like Social Security numbers or bank details, or even to send money for supposed fees. Remember, legitimate government agencies never demand immediate action over the phone or email and will **never ask for payment via gift cards or wire transfers**. Always contact the agency directly using official contact methods.

**Benefit-related scams** are another common trap. Scammers offer to help veterans access or apply for benefits, such as those under the PACT Act, for a fee. The truth is, filing for VA benefits and obtaining military records are free services provided by the VA and accredited Veterans Service Organizations (VSOs). Be wary of anyone promising "secret" benefits or offering a lump sum in exchange for future pension payments. These "pension poaching" schemes often leave veterans with far less than they're owed. More detailed information available at <https://solera.today/vet-affairs.php>.

**Deceptive employment and education** scams also target veterans. Fraudulent job offers may require upfront payments for training or equipment, or involve fake checks where the

veteran is asked to deposit a check, wire a portion back only to see the original check bounce. Similarly, scammers sometimes promote fake educational programs, demanding tuition fees for worthless certifications. Always thoroughly research any job or educational opportunity, especially those that seem *too good to be true*.

**Fake charities** often prey on the goodwill of veterans and their communities. These scams often mimic the names of legitimate military support organizations, using patriotic language to solicit donations. Before giving, always verify a charity's legitimacy through reputable sites like Charity Navigator or CharityWatch.org.



While General Vereen is a real person, his image has been used illegally in a number of online scams. Get the point?

**Vigilance** is the key to protection. Be suspicious of unsolicited calls, emails, or text messages. Never share personal or financial information with unverified contacts. If you suspect a scam, don't engage. Instead, report it to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) or the VSAFE Fraud Hotline at 833-38V-SAFE. By staying informed and cautious, veterans can safeguard their hard-earned benefits and peace of mind.

And, remember. **Don't talk to strangers!**

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