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Common Veteran Scams and How to Avoid Them

[En español](#)

Fraud cost veterans, service members and their families \$477 million in 2023, according to the latest Federal Trade Commission (FTC) data. Last year, veterans lost a median of \$599 to scams, 20 percent more than the \$500 median loss reported by civilians, according to the 2023 Consumer Sentinel Network Data Book. Scammers target current and former service members from many angles, employing vet-focused twists on identity theft, loan scams, investment fraud and more. Impostor scams are the most common type reported, accounting for more than 40 percent of the military community's fraud losses. Investment scams led to the highest median amount of money taken from military members: \$7,000.

Common ways scammers target veterans

Often, the goal is to manipulate or gain access to benefits the government provides to those who served. Criminals might:

Try to lure veterans with claims about hidden programs. Veterans are told they qualify for money from "secret" [government programs](#) but must first pay a fee or provide personal information.

Offer cash for service members' benefits. Scammers exploit veterans in financial duress by offering cash up front in exchange for (much higher) future disability or pension payments. (*The Perfect Scam* podcast has a two-part episode about a veteran who was [offered money for his disability](#) benefits.)

Charge for documents. Criminals attempt to charge veterans for access to their service records or for government forms. Veterans can get this material for free from the Department of Veterans Affairs (VA) or the National Archives. In another benefits scheme, unscrupulous advisers sell older veterans on plans to boost their pensions by investing in financial products that make it appear they have fewer assets. The advisers often do not warn veterans that the moves could disqualify

them from government help, including Medicaid, and strictly limit their access to their money.

Impersonation scams and affinity fraud

Affinity fraud happens when crooks pose as veterans, or representatives of organizations that support them, to gain access and trust. For example:

1. **Bogus military charities** hit up former service members [for donations](#).
2. **Scammers impersonating VA** or [other government officials](#) ask for personal information such as Social Security numbers, saying they need to update the veteran's records.
3. **Criminals pretending to be from Tricare**, the health care program for military personnel, retirees and their families, offer beneficiaries COVID-related services. It's another ploy to steal personal or financial data.
4. **Fake classified [ads for rental properties](#)** promise discounts for veterans and active-duty military. Targets are instructed to wire money for a security deposit for what turns out to be a nonexistent property.
5. **Scammers, sometimes posing as soon-to-be-deployed service members**, try to entice veterans with "special" deals on cars, electronics and other products. After payment is wired, the seller disappears, and the goods never arrive. Other scams target veterans seeking jobs, health care or higher education, or criminals offer bogus tech support as a way to hack someone's computer. (Read about how one veteran lost his savings in [this scam](#).)
6. **Criminals offer to file a PACT Act claim** for veterans for a fee. The PACT (Promise to Address Comprehensive Toxics) Act expanded health care and benefits for veterans exposed to toxins during the Vietnam, Gulf War and post-9/11 eras.
7. **Scammers claim they can help veterans** get funds related to the "Camp Lejeune settlement." The Camp Lejeune Justice Act, part of the PACT Act, allows vets and their survivors to pursue compensation if they developed serious illnesses from water contamination at Camp Lejeune, a training facility in North Carolina.

Warning signs of a scam

In an [unsolicited call or email](#), a person purporting to be from the VA requests personal information, such as your Social Security number. The VA will not ask for

personal data by phone, text or email.

A person promises to help you increase your benefits or access little-known government programs or claims to be from a veterans charity you have not supported or interacted with.

A job ad recruits veterans for “previously undisclosed” federal government posts.

How to protect yourself from these scams

Hang up if you get an unsolicited call that purports to be from the VA.

Use VA-accredited representatives to help you with benefits issues. The VA maintains a [searchable database](#) of attorneys, claims agents and veterans service organizations (VSOs).

Research properties offered for sale or rent to veterans at a discount at [MilitaryByOwner.com](#), and check online property records to verify ownership.

Confirm a veterans charity is legitimate before donating. Check it with evaluators such as [Charity Navigator](#), [CharityWatch](#) or the Better Business Bureau’s [Wise Giving Alliance](#).

Avoid giving out sensitive information such as credit card details or your Social Security number. Don’t send money to anyone unless you’re sure whom you’re dealing with.

Never pay for copies of your military records — you can get them for free through the VA — or to apply for benefits.

Keep your service information private. Don’t allow someone else to access your information from the VA without an authorized power of attorney.

Avoid jobs on employment boards if the position requires you to pay or supply credit card or banking information.

What to do if you are targeted

If you've been victimized by a veterans-related scam, file a complaint with the FTC [online](#). If the scam originated online, also report it to the [FBI's Internet Crime Complaint Center](#) (IC3).

Contact your [state's Veterans Affairs office](#) for credible information on qualifying for benefits.

The U.S. Department of Veterans Affairs launched [VSAFE.gov](#) and 833-38V-SAFE (833-388-7233) in 2024. The initiative coordinates efforts across the federal government to protect veterans, service members and their families from fraud and scams.

The federal government's [Military Consumer website](#) has free resources to help veterans, service members and others in the military community fight fraud and make informed financial decisions.

AARP has fraud prevention methods specially created for [veterans and service members here](#). You can call the free AARP [Fraud Watch Network Helpline](#), 877-908-3360, to speak with trained specialists who can provide support and guidance on what to do next and how to avoid scams. The AARP Fraud Watch Network also offers online group support sessions.

This story has been updated with new statistics and information on VSAFE.gov and AARP fraud prevention programs.

Deirdre van Dyk is an AARP associate editor covering Social Security, caregiving, technology and fraud.

AARP was founded in 1958 and has over 38 million members. It is a nonprofit, nonpartisan organization for people over the age of 50. AARP is well-known for its advocacy efforts, providing its members with important information, products and services that enhance quality of life as they age. They also promote community service and keep members and the public informed on issues relating to the over 50 age group.

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