

Published on *VeteransNavigator* (<https://veteransnavigator.org>)

Scams Targeting Veterans

[En español](#)

Fraud and Scams

Fraud cost veterans, service members and their families \$267 million in 2021, an astonishing 162 percent increase from the previous year, according to Federal Trade Commission (FTC) data. The median loss for military scam victims was \$600, 20 percent higher than for the general public.

Fraudsters come at ex-service members from many angles, employing vet-focused twists on identity theft, [phishing](#), coronavirus scams, [loan scams](#), and [investment fraud](#). [Impostor scams](#) are a particular threat, accounting for nearly 40 percent of the military community's fraud losses. A [November 2021 AARP study](#) found that veterans and service members are targeted by con artists at a considerably higher rate than civilians and are more likely to lose money to scams.

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

- Veterans are told they qualify for money from “secret” government programs but must first pay a fee or provide personal information.
- Scammers exploit veterans in financial duress by offering cash upfront in exchange for (much higher) future disability or pension payments.
- Con artists 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 other government help, including Medicaid, and strictly limit their access to their money.

Other scams are examples of “affinity fraud,” in which crooks pose as veterans, or representatives of organizations that support them, to gain access and trust. For example:

- [Bogus military charities](#) hit up former service members for donations.
- Phishers impersonating VA officials ask for personal information such as Social Security numbers, saying they need to update the veteran’s records.
- Crooks pretending to be from Tricare, the health care program for military personnel and retirees and their families, contact beneficiaries offering them COVID-related services. It's another ploy to steal personal or financial data.
- Fake classified ads for rental properties offer 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.
- Scammers, sometimes posing as soon-to-be-deployed service members, offer special deals for veterans on cars, electronics, and other products, again asking for payment by wire. Once you’ve paid, the seller disappears and the goods never arrive.

Other deceptions target veterans seeking jobs, health care or higher education. You can learn more at [AARP's veterans fraud center](#) and in the [veterans’ edition](#) of the *AARP Watchdog Alert Handbook*.

Have you seen this scam?

Call the [AARP Fraud Watch Network Helpline](#): **877-908-3360**

Report it on AARP’s [Scam-Tracking Map](#)

► Sign up for [Watchdog Alerts](#) for more tips on avoiding scams.

Warning Signs

- An unsolicited call purporting to be from the VA requests personal information like your Social Security number. The VA will not ask for personal data by phone, text or email.
- An unsolicited call or online message offers to help you increase your benefits or access little-known government programs.
- You get a high-pressure fundraising call from a veterans charity you have not previously supported or interacted with.
- A job ad recruits veterans for “previously undisclosed” federal government posts.

Do's

- Do hang up if you get an unsolicited call that purports to be from the VA.
- Do check the credentials of investment advisers who tout schemes to get you additional benefits. Consult your state’s securities regulator or use the Financial Industry Regulatory Authority’s [BrokerCheck](#) tool.
- Do 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).
- Do research properties offered for sale or rent to veterans at a discount at [MilitaryByOwner.com](#), and check online property records to verify ownership.
- Do confirm a veterans charity is legitimate before donating. Check it with evaluators such as the [BBB Wise Giving Alliance](#), [Charity Navigator](#) and [CharityWatch](#).
- Do inform yourself on how to spot and combat impostor fraud, phishing and identity theft, which you can do with AARP’s [Fraud Resource Center](#).

Don'ts

- Don’t give sensitive information such as credit card details or your Social Security number over the phone or in an email unless you’re sure of whom you’re dealing with.
- Don’t wire money to someone you don’t know. Wire transfers are like sending cash, and there’s little chance of recovering your payment in case of fraud.
- Don't make any payments on a property offered at a military discount until you've researched it and signed a contract.

- Don't pay for copies of your military records. You can get them for free through your local VA.
- Don't allow someone else to access your information from the VA without an authorized power of attorney.
- Don't pursue jobs you see on employment boards if you have to pay to get the job or supply credit card or banking information.

More Resources

- If you've been victimized by a veterans-related scam, file a complaint with the FTC, [online](#) or at 877-382-4357. 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 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.
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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.

Article Source

AARP

Source URL

<https://www.aarp.org>

Last Reviewed

Tuesday, January 2, 2024