



## Veterans Beware

### How It Works:

Targeting veterans can take many forms:

- **The Cash for Benefits Scheme:** Predatory lenders target veterans in need of money by offering cash in exchange for future disability or pension payments. These buyouts are typically a fraction of the value of the benefit.
- **The Update Your Military File Scam:** A caller claims to be from the Department of Veterans Affairs and asks to "update" your information, but really is hoping to get personal information to steal your credit.
- **Charity Scams:** A caller claims to be raising money for disabled veterans or veterans with cancer. But often, the so-called charity is not registered with the government and/or uses most of the money to raise more funds and pay their salaries.
- **Veterans Choice Program Scam:** Scammers set up a phone number nearly identical to the number veterans dial to find out if they are eligible to use approved health care providers outside of the VA system. The person answering the phone tells the caller of a rebate he can get by supplying credit card information. Make sure to dial the correct number for the VCP: [1-866-606-8198](tel:1-866-606-8198).

### What You Should Know:

- If you are a veteran, you are unfortunately a target, so be mindful of this reality in your day-to-day transactions.
- The Veterans Administration will never call you, e-mail or text you to verify or update your information.
- The old adage applies here – if it's too good to be true, it usually is.

### What You Should Do:

- Check out charities at [www.give.org](http://www.give.org) or [www.charitynavigator.org](http://www.charitynavigator.org) before giving any money. Make donations directly to the veterans' organizations you know.
- Only work with VA-accredited representatives when dealing with VA benefits; you can search for them online at the [VA Office of General Counsel website](http://www.va.gov/olc/).

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family.