



The Service Members Civil Relief Act (SCRA)

BY CONSUMER FINANCIAL PROTECTION BUREAU

The Servicemembers Civil Relief Act (SCRA) provides legal and financial protections to those who have answered the Nation's call to serve.

The SCRA is a law created to provide extra protections for servicemembers in the event that legal or financial transactions adversely affect their rights during military or uniformed service. These protections enable servicemembers to devote their entire energy to the defense needs of the Nation.

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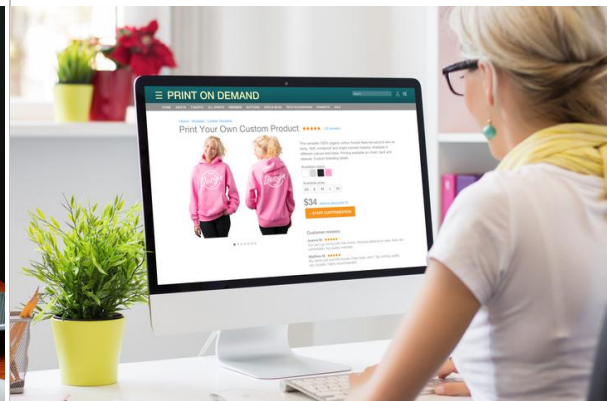
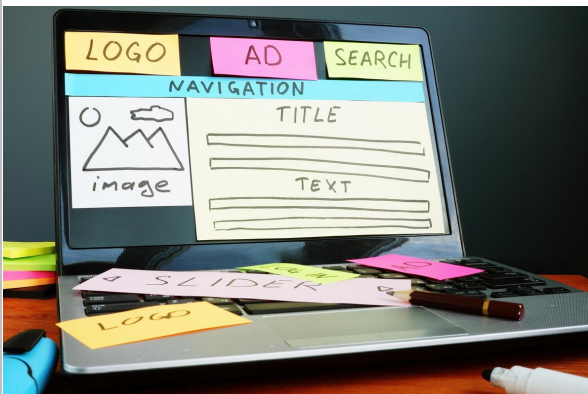
Fraud avoidance for veterans

BY U.S. DEPARTMENT OF VETERANS AFFAIRS

Veterans and their benefits are the targets of many types of fraud, to include mail, telephone, and online fraud. The U.S. Department of Veterans Affairs (VA) is actively working to prevent these incidents, but you are the best line of defense against this criminal activity.

Here are some tips about being contacted regarding your VA benefits.

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BBB Tip: How to spot a BBB imposter

BY BETTER BUSINESS BUREAU

The Better Business Bureau is not immune to being victims of scams. Some dishonest characters are pretending to be the BBB to steal information and money from unsuspecting businesses and consumers. Look for these red flags to avoid a BBB impostor scam.

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BBB Scam Alert: Watch out for phony personalized products on social media

BY BETTER BUSINESS BUREAU

A personalized item might seem perfect; however, last-minute shoppers should look out for misleading ads on Instagram, Facebook, and TikTok promoting customized gifts.

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My BBB
Find local businesses

Scam Tracker
BBB

BBB Scam Tracker is a free tool anyone can use to report suspected scams. Your reports warn others so they can avoid similar cons.

I was scammed.
Tell us about it. Submit a scam report to warn others and enable BBB to work with our partners to investigate.
[Report a Scam](#)

Scam Tracker
Detect. Protect. Report.
[BBB.org/ScamTracker](https://www.bbb.org/ScamTracker)

INSTITUTE for MARKETPLACE TRUST
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Nominate BBB Scam TrackerSM for scam fighter of the year

BY BBB INSTITUTE FOR MARKETPLACE TRUST

Last year, a substantial 25.5% of world citizens lost money to scams or identity theft, culminating in financial losses estimated at \$1.026 trillion.

Each year, The [Global Anti-Scam Alliance](#) (GASA) and ScamAdvisor organize the Scam Fighter of the Year Awards to bring more attention to the importance of fighting scams and thanking those who are leading the way.

You can nominate a person, organization, and a tool, including [BBB Scam Tracker](#), the BBB's online reporting and prevention tool that enables consumers and businesses to report scams in an effort to prevent others from falling prey to similar cons. Users can also look up a potential scam by phone number, email, website, and other categories to see if it has been reported by others.

Click below to submit your nomination. **(VOTING CLOSSES MONDAY, JANUARY 8!)**

VOTE NOW



Auto warranties and auto service contracts: What's the difference?

BY FEDERAL TRADE COMMISSION

Buying a new or used car? The dealer might try to sell you an auto service contract to help pay for unexpected or expensive repairs. But an auto service contract might give you the same coverage you get with the warranty that already comes with the vehicle. Learn about differences between an auto warranty and an auto service contract and how to steer clear of scams.

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The new CARS rule: What you need to know

BY FEDERAL TRADE COMMISSION

Whether you're excited about buying the car of your dreams or just trying to make your budget stretch to get reliable transportation, the car buying process can be stressful. It can also be costlier than expected, because of misleading ads and hidden fees at the dealer. The FTC's new Combating Auto Retail Scams (CARS) Rule aims to change that by stopping bait-and-switch tactics and hidden fees. Here's what the Rule means for car and truck buyers like you.

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BBB RESOURCES

Learn more about BBB Institute's Military and Veterans program:

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BBB Military and Veterans Initiative

We help military service members, veterans and their families protect their assets, plan for the future, and prosper in a trusted marketplace. [BBB.org/Military](https://www.bbb.org/military)



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