BBB Scam Alert: These veterans programs seem real. But watch out for imposters

BY BETTER BUSINESS BUREAU

As a veteran, navigating government programs and benefits is complicated. Scammers know this -- and take full advantage of it. BBB Scam Tracker has received numerous reports of con artists who pretend to represent the government and target veterans with promises of special grants and other programs. If you or a family member is a veteran, stay alert to this common scam.
CFPB finds members of the Reserves and National Guard paying millions of dollars extra in interest each year
BY CONSUMER FINANCIAL PROTECTION BUREAU
The Consumer Financial Protection Bureau (CFPB) released research revealing that Reserve and National Guard members called to active duty are paying an extra $9 million in interest every year because they are not always receiving the benefit of their right to rate reductions under the Servicemembers Civil Relief Act.

READ MORE

How to avoid holiday job scams
BY FEDERAL TRADE COMMISSION

BBB Tip: What to do when an item is "out of stock"
BY BETTER BUSINESS BUREAU
For lots of us, the holiday season is a good time to pick up some part-time work. It's when retailers and delivery services need extra help - and it's when some extra income wouldn't exactly hurt. But if you're thinking of getting a job to make some extra cash this holiday season, know that scammers are looking for you. Do you know how to spot them?

National experts are predicting record numbers in spending on holiday-related items. There is also a concern if many of the items on consumers' holiday lists will be available on the shelf or online. That's especially true when challenges are still occurring with supply chains.

Here are BBB's tips for finding items that are sold out in stores:

**BBB Scam Alert: Facebook scams in local buy-and-sell groups are on the rise**

**BY BETTER BUSINESS BUREAU**

BBB is warning Facebook users that sharing a certain kind of attention-grabbing post might put their friends at risk of falling victim to a scam.

How the scam works:
Password checklist
FEDERAL TRADE COMMISSION
Passwords are the locks on your account doors. You keep lots of personal information in your online accounts, including your email, bank account, and your tax returns, so you want good protections in place. Here's a checklist to make sure your passwords are secure.

Charity scams for veterans tug at heartstrings and grab for wallets
BY FEDERAL TRADE COMMISSION
Want to help charities that support servicemembers and veterans? A little research will help you spot charity scams and make sure your donations count.
**Scammers are posing as your TV or internet company**

**BY FEDERAL TRADE COMMISSION**

Did Spectrum or another provider call with an offer to lower your monthly TV, cable, or internet bill in exchange for a pre-payment or fee? It wasn't them. It was a scammer, and you're not alone. This year, the FTC has gotten thousands of reports - including many from older adults - about scammers pretending to be Spectrum to try to trick people out of their money or personal information.

**Read More**

---

**'Tis the season to spot and avoid gift card scams**

**BY FEDERAL TRADE COMMISSION**

Looking for a New Year's resolution? Here's one for you: Keep your hard-earned money safe from scammers by spotting and avoiding gift card scams. Then help others spot and avoid them, too. Scammers want you to pay with gift cards because they're like cash - once you use a gift card, the money on it is gone. But what do gift card scams look like?

**Read More**

---

**BBB RESOURCES**

Learn more about additional organizations and partners that can help you achieve your goals.
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