



Better Business Bureau®

# Trusted Scout

Better Business Bureau® Military Line® Consumer News and Alerts



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## Online Purchase Scams Most Risky, According to 2017 BBB Scam Tracker Risk Report

*Employment Scams Most Risky for Military*  
By Better Business Bureau Institute for Marketplace Trust

On March 6<sup>th</sup> the Better Business Bureau Institute for Marketplace Trust released the [2017 BBB Scam Tracker Annual Risk Report](#). According to the report, online purchase scams are now the riskiest form of consumer fraud. In 2017, consumers reported more than 47,000 scams to [BBB Scam Tracker](#). BBB analyzed this information using its unique BBB Scam Risk Index to determine the riskiest scams based on exposure, susceptibility, and monetary loss.

In the Risk Report, the Institute highlights the Top 3 Scams that affect the military and their families:

### Top 3 Riskiest Scams for Military Families & Veterans

1. Employment
2. Home Improvement
3. Online Purchase

### MILITARY FRAUD & SCAMS

### TAX TIPS

#### **Scam Alert: "4-1-9" Advance Fee Fraud Letter Scam Takes on New Twist**

*By Better Business Bureau serving Central & East Kentucky*

The "4-1-9" Advanced Fee Fraud (also known as the "Nigerian Letter Scam") is now targeting a new segment of potential victims. It appears that the scammers are sending the letters to people based on their former or current occupations to try to lure them into the scam.

The letter went on to state, "Our records show that years back our late client was once a patient in an institution where you worked as a Caregiver/Nurse while he was on a business trip in the U.S. Our late client indicated that you took care of him with great compassion that propelled him to recover faster than the doctors anticipated."

The woman is a retired Veterans Administration Hospital nurse, which is why the letter grabbed her attention. The letter citing her past job might indicate that the scammers are getting more detailed in the letters sent to people they locate through professional listings and databases, hoping to convince them to take the bait.

[Read More](#)

#### **New Tax Law May Affect Your Return**

*By Better Business Bureau serving Eastern Oklahoma*

The passage of the Tax Cuts and Jobs Act does not affect 2017 tax returns due this April, but Better Business Bureau and the Internal Revenue Service encourage taxpayers to act now to ensure next year's tax filing is not impacted. Taxpayers should ensure the right amount of money is withheld for the 2018 tax season and the IRS has provided two tools, the Withholding Calculator and withholding tables, to assist with the task. The changes to the tax law passed in December include increasing the standard deduction, removing personal exemptions, increasing the child tax credit, limiting or discontinuing certain deductions and changing the tax rates and brackets.

[Read More](#)

# Scam Alert: IRS Urges Taxpayers to Watch Out for Erroneous Refunds; Beware of Fake Calls to Return Money to a Collection Agency

By IRS.gov



## Making Tax Filing Simple

By Military One Source

T-A-X-E-S. It's that time of the year again. The good news is that members of the military community have access to Military OneSource MilTax benefits to help take the hassle out of tax time.

Service members, eligible family members and survivors have access to the only tax preparation and filing software provided by the Department of Defense, designed exclusively for the military community. The free and secure e-filing software also comes with a guarantee -- 100 percent accuracy by the software provider. With MilTax, you also have easy access to consultants trained in tax considerations for the military. MilTax consultants can help you understand how the new tax law might affect you and your family. Use these special resources to help you get an early start on your taxes.

[Read More](#)

## REPORT A SCAM

### BBB Scam Tracker

Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it. Help us investigate and warn others by reporting what you know.

[Report a Scam](#)

#### Search for Scams

Search using any or all of the fields below.

Keyword

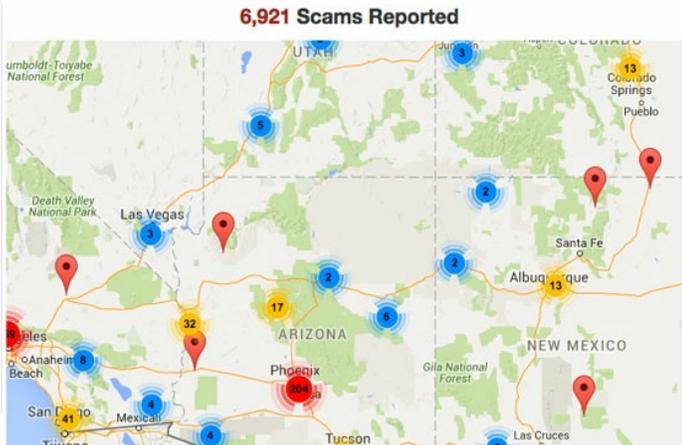
Scam Type  
All Scam Types

Country  
Canada + U.S.

Date Reported  
Feb 13, 2015 to Nov 10, 2015

[Search](#)

Scams in the News



[Click here to report a scam](#)

## KIDS CORNER

### Beware: You Never Have to Pay for Help with Your Student Loans

By Studentaid.ed.gov

Borrowers have reported receiving phone calls, emails, letters, and/or texts offering them relief from their federal student loans or warning them that student loan forgiveness programs would end soon. Usually, the so-called student loan debt relief companies offering these types of services don't offer any relief at all. Often they're just fraudsters who are after your money.

[Read More](#)

## BBB SPOTLIGHT

### Happy Birthday to the U.S. Navy Reserve!

The BBB Institute would like to wish the U.S. Navy Reserve a very Happy Birthday. Thank you for your many years of service!



## BOOTS ON THE GROUND

The BBB Institute invites you to submit a guest blog, article, photograph or topic you wish to share. Please contact Shawna Artis at [sartis@council.bbb.org](mailto:sartis@council.bbb.org).

## RESOURCES



Like what you see in this newsletter? Have any feedback? [Please get in touch with us!](#)

BBB Military and Veterans Initiative

brings BBB consumer education and services to military personnel (including Reservists and National Guard), retirees, veterans, DoD civilians, and their families.