



Better Business Bureau®

Trusted Scout

Better Business Bureau® Military Line® Consumer News and Alerts



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Take the *Spook* Out of Savings



October is National Cybersecurity Awareness Month -- and Halloween is lurking around the corner. Here are some articles to help you save, stay safe online, and spot any phantom (riches)!

SAVING TIPS

ONLINE SAFETY

25 Money-saving Tips for Military Families

By *Military One Source*

Want to protect your hard-earned cash? Military discounts go a long way. Always ask retailers, restaurants, airlines, motels and other establishments, "Do you have a military discount?" Read more for 25 money-saving tips.

[Read More](#)

Making Saving Automatic

Staying Safe Online -- The Importance of Secure Websites

By *BBB Institute*

Many of us spend a significant part of our work and personal lives online. That trend is not likely to change, but we should take a few precautions to ensure we are protecting ourselves. One important step is making sure we are accessing safe websites.

During your web browsing you may have noticed a small green lock or piece of text next to the web address of your favorite blog, news source, sports page, or online shopping website. On other browsers, you may notice a little padlock and green text that says "Secure," and other times we see gray text that says "Not Secure" or displays a little "I." Often times, we ignore these little words and symbols and go back to watching our favorite cat video or reading a depressing article about the failures of our local sports teams. But what does that little lock stand for? What does it mean when we see the words "Not Secure?" Why on earth should you care?

Making Savings Automatic

By Military Saves

It can be difficult to find the money to put aside for savings, but there is an easy way to save money without ever missing it: **make your savings automatic.**

Saving automatically -- through an allotment or automatic transfer of funds -- to a short-term or long-term savings account is the best way to save. Why? Because you don't have to think about it. Set it up and forget it because it's automatic! So, whether it comes to saving for your emergency fund, paying off a debt or investing in your retirement, set your savings on autopilot today!

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How Do I Find a Good Financial Advisor?

By Military.com

Finding a good financial advisor can feel like a really intimidating process. Maybe you think you don't have enough net worth to merit needing an advisor. Or you don't feel like you can actually afford an advisor. **After all, you're trying to make money, not spend it.** Maybe it's just the thought of handing over the reins on your personal fortune to a stranger. However, at some point in your life, it might be necessary to seek out the expertise of a financial advisor. If the process of finding a good financial advisor seems daunting to you, then simplify it by **educating yourself** on the basics and **breaking it down** into a few actionable steps. You'll feel more confident in the advisor you chose, knowing you've done your research.

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BBB AUTO LINE

BBB AUTO LINE is a dispute resolution program administered by the Better Business Bureau (BBB) system to settle automotive warranty disputes as an alternative to court. Click below to file a lemon law compliant NOW!

Is Your Car a Lemon?

BBB AUTO LINE®
Fast. Free. Fair.

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Careers in Cybersecurity: 5 Ways to Get Started

By Military.com

If you are a transitioning veteran who likes technology, wants to utilize your military skills, and desires a career with great growth opportunities and a strong six-figure earning potential, you should consider cybersecurity.

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FRAUD & SCAMS

New Law Makes Credit Freezes and Thaws Easier -- and Free

By Better Business Bureau

Identity theft can happen to anyone, but consumers now have a new free tool to help protect themselves against scammers who would steal their financial information. The three nationwide credit reporting agencies in the U.S. (Experian, Equifax, and TransUnion) are required by a new law to allow consumers to "freeze" and "thaw" their credit report for free.

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Here's How to Avoid Crypto Stock Scams

By BBB Institute and FINRA Staff

Sometimes a succinct warning is better than a long explanation. If you are thinking about investing in the stock of companies that tout the potential of high returns associated with cryptocurrency-related--use caution. **Do your research and only invest money you can afford to lose.**

[Read More](#)

Visit [Unlocking Cryptocurrency](#) to hear our latest podcast as we partner with FINRA's Office of Emerging Regulatory Issues on how to learn more about the world of cryptocurrency investing.

SPOOKTACULAR TIPS FOR HALLOWEEN

BBB Offers Spooktacular Tips for Halloween

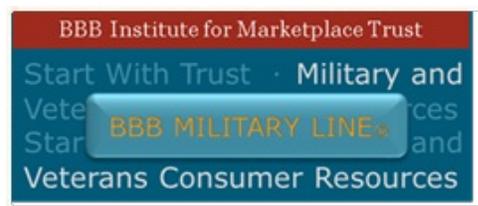
By Better Business Bureau

Shopping for Halloween should be fun -- not terrifying. With so many costume and decoration ideas, it's hard to choose what to buy, and where to buy it from.

According to the [National Retail Federation](#), Halloween spending for 2018 is expected to reach \$9 billion, with consumers planning to spend an average of \$86.79 each.

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RESOURCES



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[BBB Military and Veterans Initiative](#)

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

