



Better Business Bureau®

# Trusted Scout

Better Business Bureau® Military Line® Consumer News and Alerts



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## Celebrating Veterans Day and National Veterans and Military Families Month



We'd like to honor and thank veterans and military families for their dedication and sacrifice to our nation. We hope this month's articles help you protect your hard-earned money and plan for a safe and happy holiday season.

### VETERANS & MILITARY FAMILIES

### BBB HOLIDAY GUIDE

#### Top 5 Riskiest Scams for Military Families & Veterans

By Better Business Bureau

We're kicking off a series of articles this November about how to protect you and your loved ones from scams. Service members, veterans, and their families are common targets for fraud, with a median reported loss of \$280 last year -- 27% higher than the general population. We know how much you give to your country, and want to help you keep your hard-earned money safe. That's why we cracked open the data books to identify the top five most risky scams you need to know.

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#### For Veterans: All the Benefits of Home

By Military OneSource

You saw your share of moving in the military. Now, as a veteran, maybe you're thinking about settling down. Thanks to your service, you've earned good

#### BBB Holiday Guide

By Council of Better Business Bureaus

Thanksgiving weekend is the traditional kick-off to the holiday shopping season. BBB's [2018 Holiday Guide](#) is here to help you make the most of it!

Do your research. Find businesses you can trust on BBB.org. We have BBB Business Profiles on more than 5.2 million businesses, from the most popular chains to local shops. Read past customer's experiences and see how the business responds to complaints. Look

for the seal to find BBB Accredited Businesses.

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### FINANCE & SAVINGS

#### Should I Stay or Should I Go...Into the Blended Retirement System?

By Alecia D. Blair, AFC, Military Saves Director

Cue the first line of lyrics from the Clash's 1982 hit song, Should I Stay or Should I Go! For eligible service members who haven't already made their decision regarding whether to say in the Legacy Retirement System or go into the new Blended Retirement System, that is

benefits on the home front. Check out these loan and assistance programs as you make a place for yourself in the civilian world.

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## National Veterans Small Business Week

*By Federal Trade Commission*

According to a 2017 report from the Small Business Administration (SBA), veterans own more than two and a half million businesses. That's nine percent of all U.S. companies. Veteran-owned firms employed more than five million people and paid \$195 billion in annual payroll. To highlight these businesses, the SBA has designated November 5-9 as National Veterans Small Business Week. The SBA's Office of Veterans Business Development offers specialized guidance and support for veteran entrepreneurs, including programs for women veterans and members of the Reserve and National Guard. The Federal Trade Commission also has tips and tools especially for small businesses. Here are a few examples of resources to help protect your customers, employees, and the bottom line.

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the Legacy Retirement System, get into the new Defined Retirement System, that is the question. And the countdown to decide is on.

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## FRAUD & SCAMS

### Scammers demand gift cards

*By Cristina Miranda, Division of Consumer and Business Education, FTC*

Gift cards are a great way to give a gift. But did you know they are also a scammer's favorite way to steal money? According to the FTC's new Data Spotlight, more scammers are demanding payment with gift card than ever before -- a whopping 270 percent increase since 2015.

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## Check out the new BBB.org/Military!

We've revamped our website to help connect you with helpful BBB services!

Visit [BBB.org/Military](https://www.bbb.org/military) to learn more.

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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.