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**

**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.

**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.

**FINANCE & SAVINGS**

**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

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

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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.