

The Florida Office of the Attorney General Military and Veteran Assistance Program (MVAP) was established to help educate servicemembers and veterans about the scams that target their communities, what they can do to protect themselves, and how they can help protect others by reporting scams and deceptive business practices. Members of the MVAP team work directly with servicemembers and veterans to help with their consumer protection-related issues or find other outside assistance as necessary.

File a complaint directly with the MVAP team by visiting MyFloridaLegal.com/MVAP or call 1-866-9-NO-SCAM

The MVAP team has also established a partnership with the Florida Veterans Legal Helpline, operated by Bay Area Legal Services, a free statewide legal service for eligible Florida veterans and their families. The Helpline provides legal advice on civil legal matters and employs Veterans Affairs-accredited attorneys.

Call the Florida Veterans Legal Helpline at 1-866-486-6161.

### **Florida Attorney General's Office** Scams at a Glance: **Protect Our Patriots**

Visit MyFloridaLegal.com to find consumer tips or to file a complaint. By remaining vigilant and informed, savvy consumers can help us build a Stronger, Safer Florida.

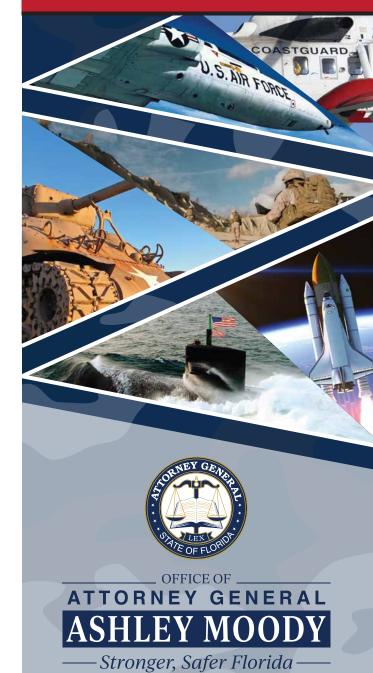
> **Report fraud by calling** 1-866-9-NO-SCAM (1-866-966-7226)



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MyFloridaLegal.com

## Scams at a Glance: **Protect Our Patriots**



# **Stop Military and Veterans Scams in their Tracks**



### **Sham Veterans Charities**

Unscrupulous "charity" operators may look to cash in on the financial support offered to servicemembers, veterans, and their families. Determine if a charity is registered to solicit funds in the State of Florida and what percentage of a charity's revenue goes to providing services by visiting **FDACS.gov/ConsumerServices** and clicking "Check-A-Charity." Additionally, look up a charity's reputation with the Better Business Bureau's Wise Giving Alliance at **Give.org** and Charity Navigator at **CharityNavigator.org**.



Untrustworthy companies may target military members and their families by using deceptive language and photos to imply they are affiliated with or endorsed by the U.S. Armed Forces or the Federal Department of Veterans Affairs (VA). Servicemembers, veterans, and their families should consider checking with their military branch or the VA to determine whether a particular company is endorsed. Additionally, check with the Better Business Bureau at **BBB.org** to determine whether the business has complaints against it.

# Benefits Buyouts

Companies may offer veterans a lump-sum payment in exchange for future veterans benefits or pension payments. Be wary of these buyouts; the cash amount offered is typically only 30-to-40 percent of what would be collected monthly.

## Aid and Attendance Benefits Scams

Veterans or their surviving spouses who need additional care may be eligible for Aid and Attendance benefits. Beware of advisors who direct clients to transfer assets in order to qualify for benefits, claim to be able to secure additional benefits for a fee, or charge a fee for filing. Know that it costs nothing to apply for veterans benefits and that the Florida Department of Veterans' Affairs (FDVA) offers free assistance to those attempting to claim state and federal veterans program benefits. Contact a claims examiner at <u>VSO@fdva.state.fl.us</u> or by calling 727-319-7440. Find locations of FDVA offices or Veterans Service Officers for each county at <u>FloridaVets.org/Locations/</u>.

## Phishing Scams

Scammers may send veterans or servicemembers unsolicited emails or text messages that appear to be from a military branch or the VA. These messages may contain links to malware or be methods for scammers to gain access to personal or financial information. Check with the source through another means to verify the authenticity of suspicious emails or texts.

#### **Charging for Military Records**

Con artists may trick veterans and their families into paying for military records either to pocket the fee or to gain access to confidential information. Veterans and their next-of-kin may receive a free copy of military records from the U.S. National Archives and Records Administration at <u>Archives.gov</u>.

Servicemembers and veterans who encounter any type of scam should contact the Florida Attorney General's Office at <u>MyFloridaLegal.com/MVAP</u> or at 1-866-9-NO-SCAM (1-866-966-7226).