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Scams That Target Veterans — A Plain-English Guide

The cons aimed at your benefits — and how to shut them out

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1 The 60-Second Version

The whole playbook in a breath.

Scammers target veterans because they have benefits to steal and a trust in anything official or patriotic. The main cons: 'pension poaching,' where a crooked adviser promises bigger benefits by moving your money into products with hidden fees that actually cost you; 'benefit buyouts,' offering a lump sum now for your future benefit payments, worth far less than you'd get; fake veterans' charities that pocket your donation; and VA impostors who phone, email, or message pretending to be the VA to steal your money or identity.

They share the same red flags: urgency, secrecy, demands for upfront payment or gift cards, and unsolicited contact. Two things defeat nearly all of them. First, the VA never charges a fee for your benefits and never wants gift cards or crypto — and real help with benefits is available free from VA-accredited representatives, so you never need to pay anyone.

Second, slow down and verify: contact the VA yourself through VA.gov, and check any charity before giving. If you are hit, report it to the VA and the FTC, and tell someone you trust. Know the playbook, and you become the hard target scammers avoid.

- Top cons: pension poaching, benefit buyouts, fake charities, VA impostors.
- The VA never charges a fee or wants gift cards — and real benefits help is free.
- Red flags: urgency, secrecy, upfront payment, gift cards, unsolicited contact.
- Verify through VA.gov, check charities before giving, and report fraud.

WHY VETERANS

2 Why Scammers Target Veterans

Understanding what makes you a target.

It helps to understand why veterans are singled out, because it reveals exactly what to guard. Scammers go where the opportunity is, and veterans offer several. There are the benefits themselves — pensions, disability payments, and the programs around them — which are money a thief would love to redirect.

There is a strong, admirable instinct to trust anything that sounds official, military, or patriotic, which scammers mimic shamelessly. And there is often a service record and personal history that is relatively easy to find, giving a con artist the details to sound convincing.

None of this is a weakness to be ashamed of — it is simply the profile criminals exploit, and knowing it is the first defense. The cons are designed to turn your benefits, your trust, your generosity, and your identity against you. Everything in this guide comes back to protecting those four things: your benefits and pension, your savings, your donations, and your personal information.

Recognize that you are a target not through any fault but by your very status, and you will take the warnings seriously rather than assuming it could not happen to you.

GOOD TO KNOW

The scammers' reliance on patriotic and official-sounding trappings is itself a clue. Genuine veterans' organizations and the VA do not need to pressure you, charge you to access your own benefits, or reach you out of the blue demanding action. When something wraps itself in the flag and then asks for money or urgency, that combination is a reason for more suspicion, not less.

THE MONEY CONS

3

Pension Poaching and Buyouts

The schemes aimed at your benefits.

Two of the most damaging scams go straight for your benefits and savings through financial trickery dressed up as help.

Pension poaching

Here a supposed adviser promises to increase your VA benefits by restructuring your assets — moving your money into annuities, trusts, or other products. What they do not emphasize is that these products often carry hidden fees and lock up your money in ways that reduce your overall lifetime income, while the adviser profits. They prey on the hope of qualifying for more benefits, and the restructuring can even backfire on your eligibility.

The defense: any 'adviser' who approaches you promising bigger benefits for a fee, or who wants to move your assets around, deserves deep suspicion.

Benefit buyouts

In a buyout scheme, a company offers you a lump sum of cash now in exchange for your future disability or pension payments. It sounds tempting if money is tight, but the lump sum is almost always a small fraction of what those future payments are actually worth — you are signing away far more than you receive. These deals target veterans in financial need, and they are a bad bargain by design.

WATCH OUT

Be deeply wary of anyone promising to increase your VA benefits by moving your money around, or offering cash now for your future benefit payments. Both are classic traps that cost you far more than they give. Real benefits help does not work by restructuring your assets for a fee or buying out your payments — it is free (see the help chapter).

CHARITY & IMPOSTOR

4 Fake Charities and VA Impostors

Stealing your generosity and your identity.

Two more cons target your generosity and your trust in official contact.

Fake veterans' charities

Scammers set up charities that claim to raise money for struggling veterans and military families — often with patriotic names and emotional appeals, and especially active after disasters or around holidays. Your donation goes into their pockets, and sometimes the 'donation' form is really a way to harvest your personal information. The giveaway is pressure to give immediately and reluctance to let you verify the charity first.

VA impostors and phishing

Here scammers pretend to be the VA (or another official body), contacting you by phone, email, text, or increasingly through social-media messages on apps like Facebook Messenger, WhatsApp, or Instagram. They may claim there is a problem with your benefits, an overpayment you must repay immediately, or a new benefit you can unlock — all to get your money or your personal and financial details.

A key fact to hold onto: the real VA generally communicates official matters like overpayments through formal mailed letters, not a surprise email, text, or social message demanding action.

WATCH OUT

Be especially cautious of unsolicited messages claiming to be the VA through social-media apps (Messenger, WhatsApp, Instagram) — the real VA does not conduct your benefits business that way. And the VA will never demand payment by gift card or cryptocurrency, or charge a fee to access your benefits. Any such demand is a scam, full stop.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

RED FLAGS

5 The Red Flags They Share

Learn these once, spot them everywhere.

The beautiful thing about scams is that, however varied the story, they lean on the same handful of pressure tactics. Learn these red flags once, and you can spot almost any veteran scam no matter the specific pitch.

- Urgency: you must act right now, today, or lose your benefits / miss the offer. Real agencies give you time.
- Upfront payment or fees: you must pay to access benefits, claim a prize, or 'release' something. The VA charges no such fees.
- Gift cards or crypto: being asked to pay by gift card, wire transfer, or cryptocurrency is a certain sign of a scam.
- Secrecy: you're told not to tell family or get a second opinion. Scammers isolate their victims.
- Unsolicited contact: they reached out to you — by call, email, text, or social message — about your benefits, out of the blue.
- Too-good or too-scary: a benefit that sounds too generous, or a threat that sounds too dire, to be real.

Any one of these should make you stop; two or more together is almost a guarantee of a scam. The single most powerful habit is to refuse to be rushed: a genuine matter with the VA or a real charity will still be there tomorrow, after you have hung up, checked independently, and talked to someone you trust. Scammers need you to act before you think — so the whole game is to slow down and verify, every time.

GOOD TO KNOW

Share these red flags with the veterans in your life, especially older ones living alone, who scammers target hardest. A quick conversation — 'the VA will never ask for gift cards; hang up and call me if anyone pressures you' — is one of the best protections there is, because it plants the doubt that stops a scam in its moment.

FREE HELP

6 Real Help Is Free

The fact that defeats the money cons.

Here is a fact that quietly defeats the pension-poaching and buyout schemes: legitimate help with your VA benefits is available for free. You never need to pay an 'adviser' a fee, or hand over your assets, to understand or claim the benefits you are entitled to. The moment someone wants payment to help with your benefits, that alone marks them as suspect.

- VA-accredited representatives — accredited attorneys, claims agents, and Veterans Service Organizations — can help with your benefits, often at no cost. These are the legitimate helpers.
- You can verify whether someone is genuinely accredited through the VA before sharing any financial information with them.
- Veterans Service Organizations (VSOs) offer free assistance with claims — a trusted route that charges nothing.
- Contact the VA directly, through the official VA.gov, rather than through anyone who contacted you.
- Never pay a fee, move your assets, or sign anything to 'unlock' benefits — real benefits do not work that way.

Because real help is free and available through accredited, verifiable channels, you can treat any paid 'benefits adviser' who approaches you with the suspicion it deserves. If you want help with your benefits, you seek out a VA-accredited representative or a VSO yourself, verify them, and pay nothing. That single principle — I never pay to access my own benefits — cuts the ground out from under the most lucrative scams aimed at veterans.

WATCH OUT

Before trusting anyone who offers help with your VA benefits, verify that they are VA-accredited, and reach the VA only through the official VA.gov or a number you looked up yourself — never a number or link someone gave you. And remember you can get real help free, so you never have to pay to claim what you earned.

CHECK FIRST

7 Verifying Before You Act

The habit that stops scams cold.

Almost every scam dies the moment you independently verify, because verification breaks the scammer's control of the conversation. Whatever the pitch, the move is the same: stop, and check through a channel you found yourself, not one they gave you.

1. If 'the VA' contacts you about your benefits, hang up or do not reply — then contact the VA yourself through the official VA.gov or a number you look up independently, to ask if it was real.
2. If an 'adviser' offers to boost your benefits, verify their VA accreditation before sharing anything, and seek free help from a VSO instead.
3. If a veterans' charity asks for a donation, check it first through a charity-rating service (such as CharityWatch, the BBB Wise Giving Alliance, or Charity Navigator) or the FTC's charity resources before giving.
4. If anything demands urgency, a fee, gift cards, or secrecy, treat that as proof of a scam and stop.
5. Talk to a trusted family member or friend before acting on any unexpected benefits or money matter — a second opinion catches what pressure hides.

The through-line is to never act on the contact that came to you. A scammer controls the phone number, the link, the 'official' look of their message — so using any of those keeps you in their trap. Reaching the VA, an accredited helper, or a charity through a channel you found independently takes that control away and exposes the fraud. It costs you only a little time, and that little time is exactly what scammers are built to deny you.

REPORTING

8 How to Report Fraud

Speak up — it protects you and others.

If you encounter or fall victim to a scam, reporting it matters — both to get help for yourself and to protect other veterans, since reports help authorities track and stop these schemes. There is no shame in being targeted; the shame belongs to the scammers.

- Report fraud to the Federal Trade Commission at ReportFraud.ftc.gov — the central place to report scams.
- Report VA-related fraud to the VA, including the VA Office of Inspector General's fraud resources, which handle scams targeting benefits.
- If money was taken or your identity stolen, contact your bank or card company right away, and consider the identity-theft steps (credit freezes, etc.).
- Report suspected charity fraud to your state attorney general and the FTC.
- Tell your family and fellow veterans what happened, so they are warned — scams spread through communities, and so do warnings.

Acting quickly limits the damage — a fast call to your bank can stop or reverse a fraudulent charge, and prompt identity-theft steps head off further harm. And every report you make, even if you only spotted the scam and did not fall for it, helps the authorities build the picture that catches these criminals and warns others. Reporting is not just cleanup; it is part of the defense for the whole veteran community.

GOOD TO KNOW

If you are ever unsure whether something is a scam, it is always fine to simply not act, and to ask for help — from a trusted family member, a VSO, or by contacting the VA yourself. No legitimate opportunity or obligation is lost by taking a day to check. The scammers count on you feeling you must decide now; declining to be rushed is itself a complete defense.

WRAP UP

9 A Hard Target, Not an Easy One

Know the playbook, and shut them out.

Veterans are targeted relentlessly, but the scams are more predictable than they are clever, and knowing the playbook turns you from an easy mark into a hard one. Recognize the main cons — pension poaching, benefit buyouts, fake charities, and VA impostors — and the red flags they all share: urgency, secrecy, upfront fees, gift cards, and unsolicited contact.

Hold onto the two facts that defeat most of them: the VA never charges a fee or wants gift cards for your benefits, and real help with your benefits is free through VA-accredited representatives. Verify everything through channels you find yourself, check charities before giving, refuse to be rushed, and report fraud to the VA and the FTC when you see it.

You earned your benefits through your service; a little knowledge keeps them — and your savings, your generosity, and your identity — safely yours, where the scammers cannot reach.

- Know the cons: pension poaching, buyouts, fake charities, VA impostors.
- The VA never charges fees or wants gift cards — and real benefits help is free.
- Watch the red flags: urgency, secrecy, upfront payment, gift cards, out-of-the-blue contact.
- Verify through VA.gov and check charities yourself before acting or giving.
- Report fraud to the FTC (ReportFraud.ftc.gov) and the VA, and warn others.

GOOD TO KNOW

If you or a veteran you love wants to be better protected from these scams, I am glad to help — setting up the practical defenses (spotting phishing, locking down accounts, knowing how to verify the VA and charities), and walking through what to do if something slips through. A little preparation, shared kindly, is what keeps the people who served from being preyed upon by those who would exploit that service.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
Know the top cons	Pension poaching, benefit buyouts, fake charities, VA impostors
The VA won't ask for fees	The VA never charges a fee or wants gift cards for your benefits
Get help free	Legitimate benefits help is free — use VA-accredited representatives
Check charities	Verify a veterans' charity before giving a cent
Spot the red flags	Urgency, secrecy, upfront payment, gift cards — all scam signs
Report fraud	Report to the VA and the FTC; tell someone you trust
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

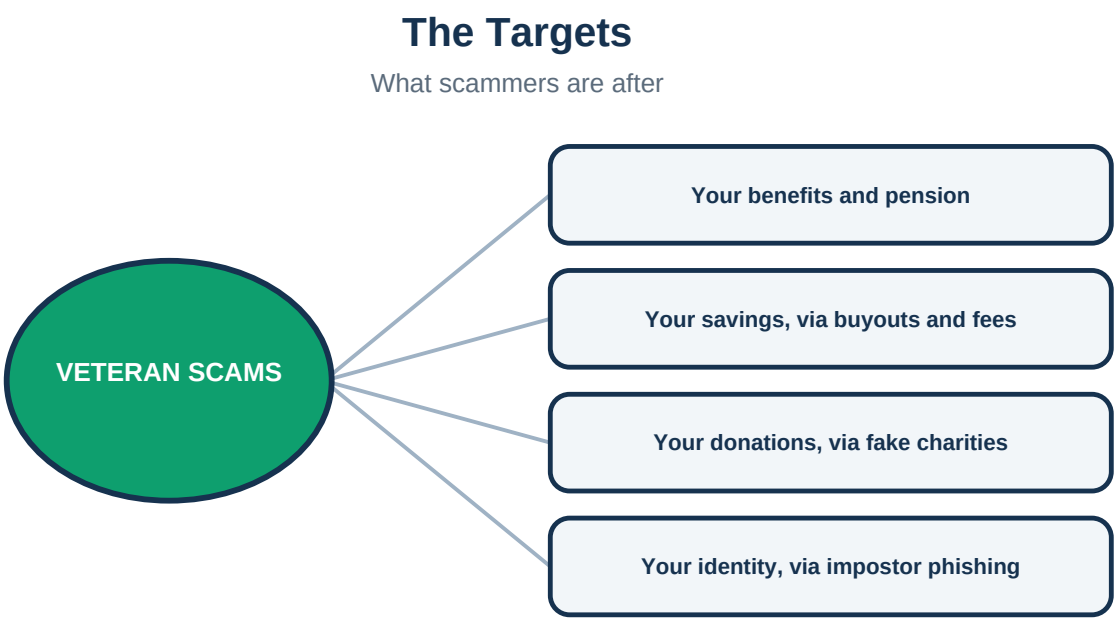


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Shutting Them Out

Four steps



Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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