

## BBB tips to help Service Members avoid scams during Military Saves Week

### Column

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*By Lauren Galley, Regional Director, Bryan/College Station Better Business Bureau*

America Saves and Military Saves Weeks are annual events meant to promote good saving behavior for American families and service members. In honor of this event, Better Business Bureau wants to remind active military personnel, veterans, and their families about BBB Military Line®, a resource to help service members protect their money.

According to data from the 2017 Scam Tracker Risk Report, military personnel are more likely to be targeted by scammers, due to younger ages and steady paychecks. 8.5% of BBB Scam Tracker reports were filed by military personnel or their spouses, and they experience an average loss of \$280 to scams, which is 27% higher than the losses experienced by civilian victims. Therefore, it's extremely important for military families know which scams to watch out for. The top five riskiest scams according to the 2017 report are:

- Employment scams
- Home improvement scams
- Online purchase scams
- Family and friend emergency scams
- Fake check/money order scams

Luckily, there are basic BBB tips that can help keep you safe from a variety of scams.

- **Never send money to strangers.** This is especially risky if they ask for gift cards, prepaid debit cards, or wire transfers. Those forms of money are basically cash and are difficult to trace if they're stolen.
- **Don't open links or attachments in unknown emails.** Those links or attachments could be viruses from hackers or scammers that can give them access to your personal information.
- **Don't believe everything you see.** Scammers are great at impersonating official seals and documents. Do your research to make sure you know who you're dealing with. You can always call companies and agencies directly to ask them questions about debts and payments.
- **Only buy from secure sites.** Make sure the website has "https" in the URL (the "s" is for "secure") and a small lock icon in the address bar. Also be sure to check the company's reviews on bbb.org.
- **Be cautious with anyone you've met online.** Scammers use websites and social media to reach new targets, and they might even feel like a friend or romantic partner, but part of the con is to make you trust them.
- **Never share your personal information.** Your Social Security or insurance numbers, banking information, and more can be used to steal your identity. Be careful how and when you share it.
- **Don't be pressured to act immediately.** Scammers will often try to make you think something is a limited time offer, but generally if an offer is good one day, it will still be good the next. Take time to make informed decisions.

For more tips on staying safe, visit [bbb.org/avoidscams](http://bbb.org/avoidscams). For a look at the 2018 Risk Report being released later this week, go to [bbb.org/bbbcamtrackerriskreport](http://bbb.org/bbbcamtrackerriskreport).

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