

VA



U.S. Department
of Veterans Affairs



Perpetrators of pension poaching scams can present themselves in many professions, including attorneys and financial planners.

“Pension Poaching” is a fraudulent scheme that targets Veterans, their families, and survivors who may be potentially eligible for VA benefits. Unscrupulous advisors exploit claimants by artificially qualifying them for VA Pension benefits in exchange for financial gains. They may advise claimants to conceal their assets in trusts or annuity products to circumvent pension rates for veterans and survivors. However, this financial exploitation can lead to disqualification from benefits or result in investments that earn high fees for the advisors. Furthermore, advisors may neglect to mention that the VA reviews any assets transferred in the last three years before filing a pension claim, which could require claimants to repay benefits to the government. Be vigilant and protect yourself against this harmful scam.

Gift card scams are on the rise

Scammers often use the tactic of convincing you to buy a gift card, such as those from Google Play, Amazon, or Apple Card, and then provide them with the card number and PIN codes on the back. This is a scam, regardless of what the individual says or claims. No legitimate business or government agency will ever request that you pay them with a

gift card. Always keep a copy of your gift card and store receipt and use them to report any gift card scams to the company and request a refund. There are several common tactics that scammers use in gift card scams, including creating a sense of urgency, directing you to purchase a specific gift card, and requesting the gift card number and PIN. If you have fallen victim to a gift card scam, report it to the FTC immediately.

No coaches are needed

If you know a Veteran, be sure to warn them about unaccredited coaches or benefits counselors who guarantee a 100% rating from the VA. Only the VA can assess a benefits disability rating based on medical and service records. Any entity making promises is a predatory bad actor. To help with VA claims, representatives from Veterans Service Organizations (VSOs), attorneys, and claims agents are accredited by the VA. This accreditation process is designed to protect Veterans and assure competent assistance throughout the VA claim process. Excessive fees are not allowed, and there is no charge for filing an initial benefit claim. Don't let unscrupulous entities take away your well-deserved benefits.

Protect your G.I. Bill benefits from scams

Unfortunately, some educational institutions and programs employ deceptive practices and make exaggerated promises regarding the value and earning potential of their degrees. As a result, it is crucial for Veterans and their families to be well-informed when using their G.I. Bill benefits, and to make wise education-related decisions that avoid student loan scams. Protect your benefits by only choosing G.I. Bill approved schools, using the G.I. Bill comparison tool to compare benefits at different schools, and find schools that participate in the Yellow Ribbon Program, which helps with payments not covered by the G.I. Bill. At VA, we are committed to empowering veterans to make the best education-related decisions. Therefore, VA encourages Veterans and their beneficiaries to familiarize themselves with the education fraud warning signs and to stay vigilant.

Let's unite as fraud fighters to safeguard the well-deserved benefits of our nation's heroes.