



FRAUD ADVISORY
24-0046-A-FA

TO: Executive Directors and Board Chairs
FROM: Thomas E. Yatsco, Inspector General 
DATE: November 11, 2024
SUBJECT: Enhancing Awareness of Fraud Schemes Committed Against Veterans

Be Aware of Fraud Schemes Affecting Your Veteran Clients

- Veterans are commonly targeted by fraudsters.
- Attempts to defraud service members and veterans are on the rise.
- This advisory contains links to detailed fraud prevention resources that can assist veterans, their advocates, and attorneys advising or representing them.
- The VA Fraud Prevention Kit is a useful tool for veterans, their families, and those providing legal or other assistance to them to learn about common fraud scams and best practices to avoid becoming a victim.

This Legal Services Corporation (LSC) Office of Inspector General (OIG) advisory highlights common fraud schemes targeting veterans and offers best practices to prevent service members from being a victim of these scams. We also cite useful guidance issued by the U.S Department of Veterans Affairs (VA) and our colleagues in the OIG and law enforcement community with significant expertise in combatting veterans-related fraud. By being aware of common fraud schemes targeting veterans, legal aid professionals may be able to better serve their clients when a common scheme or practice is identified and advise clients on how to avoid becoming victims to fraud in the future. We also encourage you to share this advisory broadly within your organization and professional network.

Regrettably, veterans, their families, survivors, and caregivers continue to be frequent targets of fraudsters. According to the Federal Trade Commission, in 2023, con artists stole \$350 million from

veterans. In addition, a 2021 study by the American Association of Retired Persons found that 78% of veterans have been specifically targeted due to their military service history and related benefits they receive. Primarily, the goal of the scammers is to gain access to the veterans' benefits.

LSC Grantees Work Closely with Veterans to Address Their Legal Needs

Veterans represent a significant portion of the LSC grantee client base. According to the LSC Veterans Task Force, in 2021, LSC grantees provided 32,000 veteran households with legal assistance. LSC's 2022 Justice Gap Report estimated that "approximately 76%" of low-income veteran households experienced at least one legal problem in the last year. Many veterans confront legal problems—such as foreclosures, evictions, consumer fraud, child custody issues, and wrongful denials of benefits. LSC grantees across the country partner with veterans' associations, advocates, and other service providers to conduct outreach and expand legal services to eligible veterans.

Common Fraud Schemes and Tactics Target Veterans

Often, the goal of fraudsters is to gain access to benefits the government provides to those who served in the military. For example, common scams aimed at veterans target their VA loans, VA healthcare, GI Bill education, disability benefits, pension benefits, and military records. In addition, scammers may try to entice veterans to contribute to military charity scams, special deals for veterans, and veteran's choice programs.

According to the VA, the most common type of fraud scheme targeting veterans, military personnel and their spouses are imposter scams which account for almost 40% of the military community's fraud losses. Imposter scams can be anything from online romance scams to grandparent scams claiming the grandchild is in trouble.

Veterans Can Follow Best Practices to Protect Themselves Against Bad Actors

In August 2023, the VA published a comprehensive [Fraud Prevention Kit](#). We encourage advocates to review this useful resource and promote awareness of it among the veteran population.

The Prevention Kit is an effort by the VA to protect and provide assistance to Veterans, their families, survivors, and caregivers. The Toolkit is a partnership amongst federal agencies, Veteran Service Organizations (VSOs), Military Service Organizations (MSOs) and the VA to arm our Veterans with the knowledge of the common schemes we are seeing. The VA provides tips and tricks to prevent this from happening.

The VA recently launched a new website (VSAFE) and call center dedicated to protecting veterans from fraud, with many of the same resources. Review the website here: [VSAFE](#)

In addition to the tips and tools included in the VA Fraud Prevention Tool Kit, we recommend the following best practices for veterans:

- Never provide your personal information (bank account number, credit/debit card number, social security number) over the phone.
- Do not send or wire money, gift cards, or use peer-to-peer payment methods (Venmo, PayPal) to send funds to anyone you do not know.
- Do not feel pressured to act. No legitimate company will pressure you to act immediately.
- Conduct online research of companies if they contact you unsolicited.
- Consult with a trusted family member or friend before deciding to provide personal information or send money to an unknown third party.

Other Valuable Resources to Help Understand and Prevent Fraud Against Veterans

Our colleagues in the OIG and law enforcement community have also put together useful descriptions of veteran fraud and alerts.

- [U.S. Postal Inspection Service/Operation Protect Veterans](#)
- [U.S. Department of Veterans Affairs Office of Inspector General; Crime Alerts and Fraud Resources](#)

Questions and Contacts

If you have any questions or would like additional information about this or any other issue, please contact Daniel O'Rourke, Assistant Inspector General for Investigations, LSC OIG, at (202) 441-9948 or by email at dorourke@oig.lsc.gov.

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