

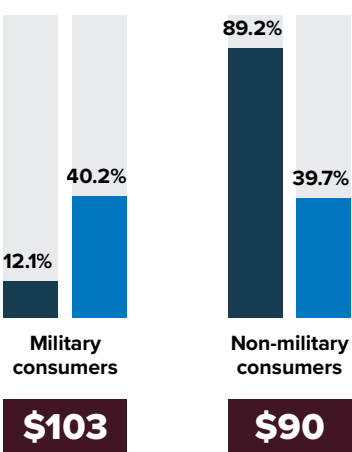
Military Families and Veterans

Military consumers who self-identified as being active-duty military personnel, military spouses, or veterans submitted **12.1% of published reports** on BBB Scam Tracker in 2025.

Military consumers reported **higher median financial losses** than non-military consumers, and submitted **slightly more reports of losing money when targeted by a scam** (susceptibility).

EXPOSURE
SUSCEPTIBILITY

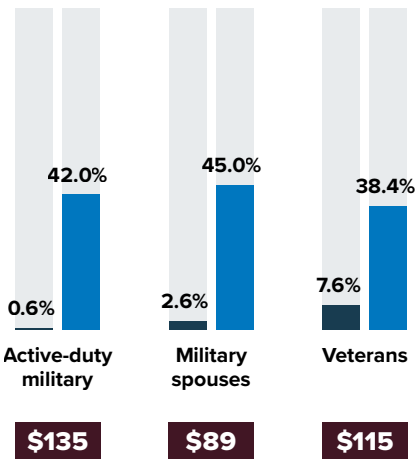
MEDIAN \$ LOSS



Among those in the military category, **military spouses** submitted a **higher percentage of reports with a dollar loss** (susceptibility). **Active-duty military members** reported a **higher median dollar loss**.

EXPOSURE
SUSCEPTIBILITY

MEDIAN \$ LOSS



Riskiest scam types for active-duty military, military spouses and veterans

	NO. 1 RISKIEST	NO. 2 RISKIEST	NO. 3 RISKIEST
Active-duty military	Employment	Online purchase	Phishing/social engineering
Military spouses	Home improvement	Online purchase	Employment
Veterans	Investment/cryptocurrency	Online purchase	Employment

10 tips for avoiding a scam

Read more tips at:

BBB.org/all/scamtips



- 1 Never send money to someone you have not met face-to-face.**
- 2 Don't click on links or open attachments in unsolicited email or text messages.** If the person claims to be somebody you know or a well-known organization, contact the person directly or go directly to your account to confirm the details.
- 3 Don't believe everything you see or read.** Scammers are great at mimicking official seals, fonts, websites, and other details.
- 4 Take precautions when making online purchases.** Avoid making quick purchases while browsing social media. Research all product offers.
- 5 Be extremely cautious when dealing with anyone you've met online.**
- 6 Never share personally identifiable information with someone who has contacted you unsolicited.**
- 7 Don't be pressured to act immediately.** Instead, take the time to do more research or reach out to a third party to discuss the situation.
- 8 Use secure, traceable transactions when making payments for goods, services, taxes, and debts.** Prepaid/gift cards, for example, cannot be traced.
- 9 Whenever possible, work with businesses that have proper identification, licensing, and insurance.** Research the company first at [BBB.org](https://www.bbb.org).
- 10 Be cautious about what you share on social media.**

Each year, BBB's educational foundation, the BBB Institute for Marketplace Trust, publishes the *BBB Scam Tracker Risk Report*, spotlighting the riskiest scams facing consumers and businesses, as well as the latest scam tactics being used by those perpetrating scams in the marketplace.



Read the full report:
[BBBMarketplaceTrust.org/RiskReport](https://www.bbb.org/MarketplaceTrust.org/RiskReport)



Report a scam:
[BBB.org/ScamTracker](https://www.bbb.org/ScamTracker)



Boost your scam knowledge:
[BBB.org/ScamPrevention](https://www.bbb.org/ScamPrevention)



Get resources to recover from a scam:
[BBB.org/ScamSurvivalKit](https://www.bbb.org/ScamSurvivalKit)