



United States of America  
FEDERAL TRADE COMMISSION  
WASHINGTON, D.C. 20580

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**Statement of Lois C. Greisman  
About Consumer Issues Impacting  
Veterans Applying for VA Benefits**

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The Federal Trade Commission (FTC) is taking a comprehensive approach to identifying and addressing deceptive and unfair practices impacting veterans through analysis of consumer reports, coordination with law enforcement partners, and education and outreach. We have received reports relating to veterans being targeted by entities that claim to help veterans file for benefits and are not Veterans Affairs (VA)-approved agents, attorneys, or representatives of a Veterans Service Organization. The reports allege that some of these entities use deceptive practices to overcharge veterans for services that are generally free, or simply fail to provide promised services.

In the Consumer Sentinel Network, the FTC collects reports from consumers, including servicemembers and veterans, about problems they experience in the marketplace. The FTC makes aggregate data about reports from military consumers available to the public at <https://www.ftc.gov/news-events/data-visualizations/explore-data>. From March 28, 2017 through March 3, 2022, the Consumer Sentinel Network received 176 reports about non-accredited entities offering to file disability claims on behalf of veterans. Some of these reports were filed directly with the FTC and others were filed by Sentinel contributors such as the VA, the Consumer Financial Protection Bureau, state Attorneys General, the Better Business Bureau, and other entities. Problems identified in the reports include veterans receiving incompetent service from a non-accredited entity, entities overcharging veterans or charging for services not rendered, and false claims relating to affiliation with the VA or being a VA-approved agent, attorney, or representative of a Veterans Service Organization.

The FTC works with state and federal partners to examine these issues and other issues affecting servicemembers and veterans. In addition, the FTC works – in collaboration with the VA – on education materials about deceptive practices related to applying for veterans' benefits. The FTC will continue its efforts to reach servicemembers and veterans with effective educational messages using consumer alerts, social media, and other methods.

In 2013, the FTC launched its site, MilitaryConsumer.gov, with collaboration from the Department of Defense and other military partners. The same year, the FTC reached out to the Department of Defense's Office of Financial Readiness (DoD FinRed) and the Consumer Financial Protection Bureau's Office of Servicemember Affairs (CFPB OSA) to launch the first Military Consumer Protection Day. In 2016, the initiative was expanded from one day to one month every year (July). For the past nine years, the FTC has worked closely on joint branding, coordinated messaging, and event-planning with DoD, CFPB, and dozens of federal, military, and state partners on social media and events to reach servicemembers, veterans, their families, and intermediaries working with them. The FTC also works with the VA on webinars about identity theft and other consumer issues.

The FTC will continue to work with its array of partners to identify and address issues related to agents, attorneys, and representatives who assist veterans in applying for VA benefits.

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