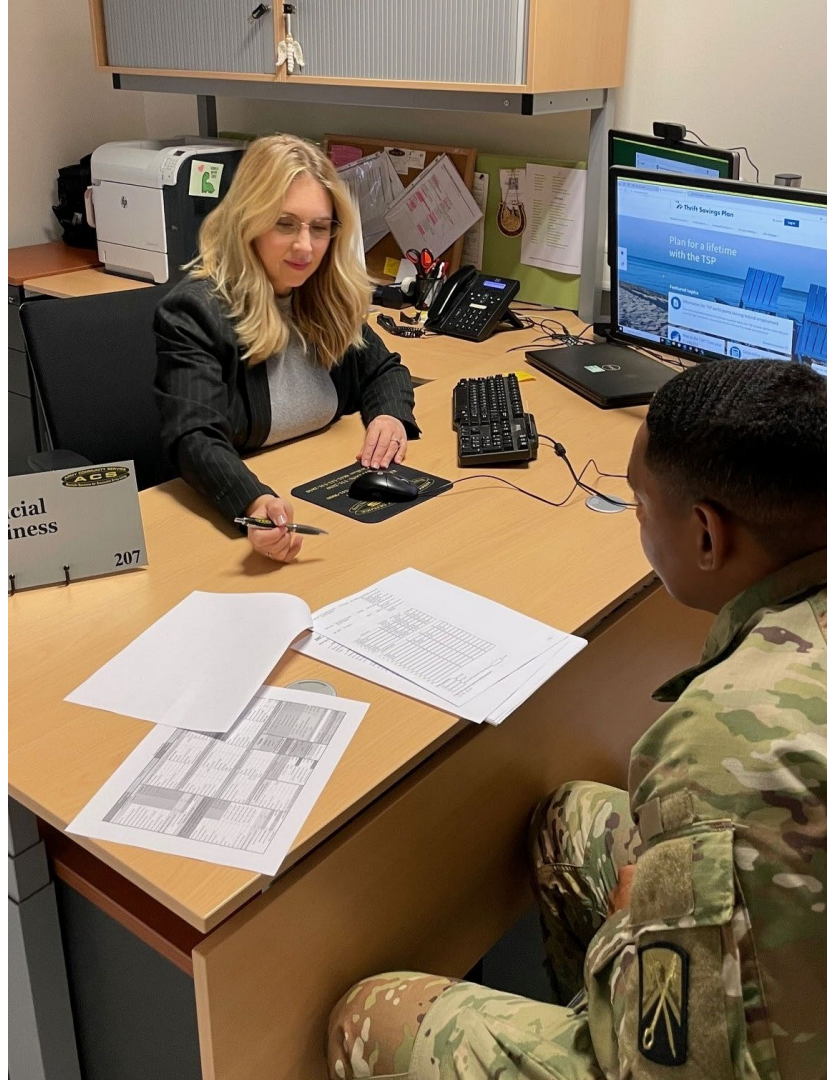


Military Consumer Protection in Action: Tools and Tactics for Service Providers

July 7, 2026

OneOp.org/learn/160134/



About OneOp

Supporting your work so you can better support military families.



Who We Are

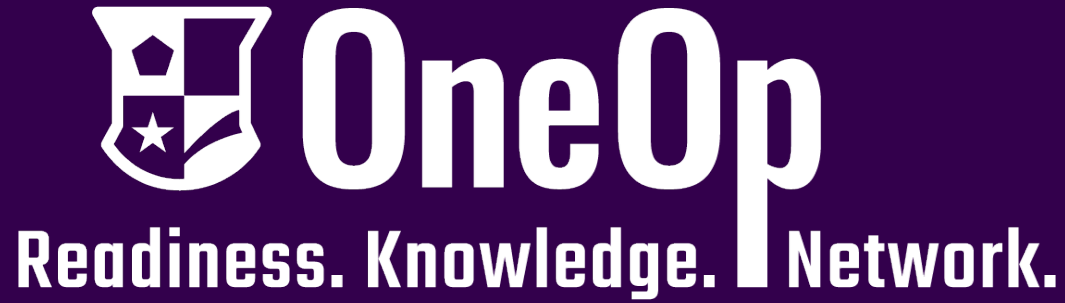
A DoD & Cooperative Extension partnership supporting professionals who serve military families.

Our Mission

Strengthening military family service providers through accessible, research-informed learning.

What We Offer

Free, online professional development through webinars, podcasts, courses, and more.



The views expressed in this presentation do not necessarily reflect the official policy of the Department of War, U.S. Department of Agriculture, U.S. Government or OneOp. The mention of any entity or product is for informational purposes only.

This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Military Family Readiness Policy, U.S. Department of Defense under Award Number 2023-48770-41333.

Webinar Essentials



Visit the event page to download a copy of the webinar slides and any additional resources.



Select ***'Everyone'*** from the drop-down menu when commenting in the chat pod.



This webinar has been approved to offer continuing education credit. Stay tuned for more information!



Email us if you need tech support or have questions.

Contact@OneOp.org

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Today's Presenter

Terri Miller

Consumer Education Specialist
Federal Trade Commission

About Me

Leads the agency's Military Consumer outreach initiative, which helps military service members, veterans, and their families detect and avoid fraud and scams that can impact everyday life in the military.



Learning Objectives

Webinar Overview

This webinar educates financial service providers on the Federal Trade Commission's role in military consumer protection. Learn about free print, digital, and media resources to add to your financial counseling toolbox to help service members, veterans, and military families spot and avoid scams and protect against identity theft.

1

Understand the role of the FTC in military consumer fraud prevention, including consumer data reports, civil law enforcement actions to stop scammers who target veterans, and free consumer education resources to teach consumers how to spot, avoid, and report fraud.

2

Identify the most common tactics scammers use to target service members, veterans, and military families to steal money or personal information.

3

Develop a list of federal fraud prevention resources to incorporate into financial literacy conversations, including fraud data, print materials, articles, blogs, and shareable graphics and videos.

4

Identify ways to get the latest trends in scams and identity theft and collaborate with the FTC's Military Consumer initiative.



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Military Consumer Protection in Action: Tools and Tactics for Service Providers

Terri Miller FTC | Bureau of Consumer Protection

Who We Are and What We Do



Protecting Consumers

- Enforcement
- Education and outreach
- Building partnerships and coalitions

Enforcement Actions



Recent cases

- Accelerated Debt
- Career Step
- Harris Jewelry

Overview



- Military Consumer Data
- Common Scams
- Reporting Fraud
- Free FTC Resources

Top Frauds 2025



Top Frauds 2025

ftc.gov/exploredata



**FEDERAL TRADE
COMMISSION**

**Reported
losses:**

 **\$15.9** billion

More than 1 in 3 people
who reported a scam also
reported losing money.



**Number
of reports:**



3 million

ftc.gov/exploredata

Have you ever experienced a scam or helped someone navigate a scam?



Top Frauds 2025

ftc.gov/scams



**FEDERAL TRADE
COMMISSION**



1

Imposters



2

Online shopping
and negative
reviews



3

Internet
services



4

Business
and job
opportunities



5

Investments

ftc.gov/exploredata

Top Frauds 2025

ftc.gov/scams



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Imposters



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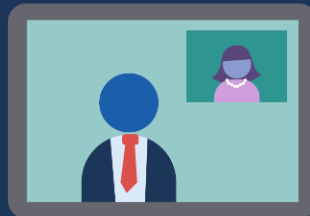
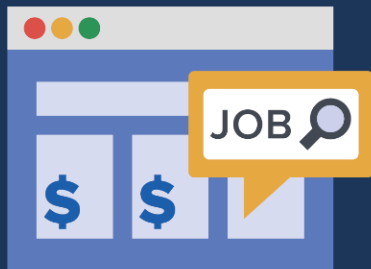
Top Frauds 2025

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Business and Job Opportunity Scams



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Top Frauds 2025

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Investment Scams



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Top Frauds 2025

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Top Contact Methods



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Top Frauds 2025

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Top Scam Losses by Payment Method



ftc.gov/imposters

Military Consumer Data

Top 10 Fraud Categories

Rank	Category	# of Reports	% Reporting \$ Loss	Total \$ Loss	Median \$ Loss
1	Imposter Scams	53,466	21%	\$249.9M	\$1,100
2	Online Shopping and Negative Reviews	13,399	82%	\$22.2M	\$150
3	Business and Job Opportunities	5,521	31%	\$43.6M	\$3,091
4	Internet Services	5,362	12%	\$4.4M	\$200
5	Investment Related	4,674	76%	\$235.8M	\$10,000
6	Prizes, Sweepstakes and Lotteries	3,710	34%	\$29.2M	\$1,550
7	Telephone and Mobile Services	2,571	37%	\$4.9M	\$240
8	Mortgage Foreclosure Relief and Debt Management	2,550	22%	\$8.8M	\$1,490
9	Travel, Vacations and Timeshare Plans	1,700	69%	\$25.7M	\$3,598
10	Advance Payments for Credit Services	1,556	29%	\$6.6M	\$1,500

35,215 (30%)

of Reports with \$ Loss

\$684M

Total \$ Loss

\$650

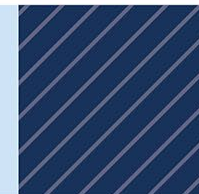
Median \$ Loss

ftc.gov/exploredata

Data: Consumer Sentinel Network, 2025

MILITARYCONSUMER.gov

Military Consumer Data



Total Reports and Fraud Losses by Military Consumers

Year
2025

Reports by Status

Status	# of Reports	# of Fraud Reports	% Reporting Fraud Loss	Total Fraud Loss	Median Fraud Loss
Active Duty Service Member	22,661	9,753	34%	\$64M	\$699
Military Retiree/Veteran	170,203	92,027	29%	\$522M	\$700
Reserve/National Guard	12,729	6,951	31%	\$49M	\$600
Spouse/Dependent of Active Duty Service Member	14,475	8,547	40%	\$49M	\$433

of Reports includes Fraud, Identity Theft, and Other reports. Percentages and loss figures are based on Fraud reports only.

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Data: Consumer Sentinel Network, 2025

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Military Consumer Data

Total Reports and Fraud Losses by Military Consumers

Year
2025

Reports by Branch

Branch	# of Reports	# of Fraud Reports	% Reporting Fraud Loss	Total Fraud Loss	Median Fraud Loss
U.S. Air Force	39,342	22,389	26%	\$123M	\$623
U.S. Army	95,932	46,301	30%	\$226M	\$600
U.S. Coast Guard	3,568	1,963	33%	\$24M	\$600
U.S. Marines	22,601	11,655	30%	\$57M	\$500
U.S. Navy	42,294	22,820	28%	\$116M	\$600
U.S. Space Force	1,091	738	51%	\$41M	\$10,000

Of the 221,601 total reports from military consumers in 2025, 92% provided military branch information. # of Reports includes Fraud, Identity Theft, and Other reports. Percentages and loss figures are based on Fraud reports only.

Reports by Rank

Rank	# of Reports	# of Fraud Reports	% Reporting Fraud Loss	Total Fraud Loss	Median Fraud Loss
Enlisted	143,087	81,159	30%	\$392M	\$590
Officer	33,286	19,692	29%	\$162M	\$750

Of the 221,601 total reports from military consumers in 2025, 80% provided information about rank. # of Reports includes Fraud, Identity Theft, and Other reports. Percentages and loss figures are based on Fraud reports only.

**View the Webinar Resources Page for a How to
Guide on Accessing Military Reports on FTC.gov**

https://oneop.org/webinar_resource/military-consumer-protection-in-action/



How Scammers Target Military Consumers



VA Benefits Scams



- Don't sign over a portion of your benefits as payment
- Only apply through the VA
- Check for VA accreditation

Government Imposters



- Don't respond to unexpected requests
- Don't click links
- Check the court's website or call

Helping Scams

Sending money to
lend a helping hand?

**Don't hand over
your phone.**

It could be a scam.



- Slow down
- Never hand over your phone
- Use two-factor authentication

Romance Scams

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- Talk to someone you trust
- Reverse image search
- Listen to how they ask for money

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Debt Relief Scams



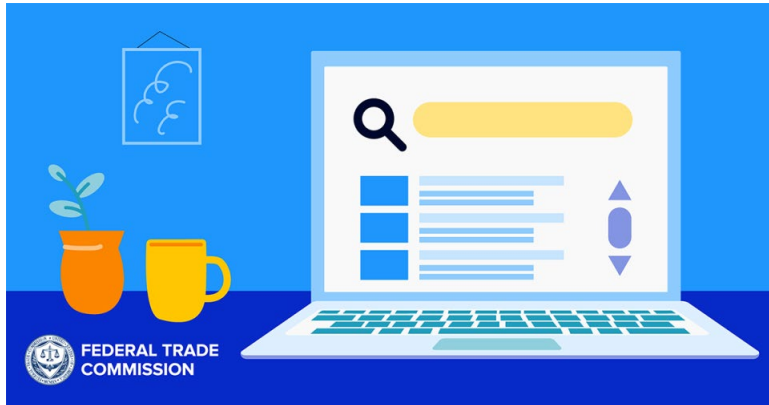
- Don't respond to unexpected calls or texts
- Never pay upfront
- Get help from known counseling services

Rental Scams



- Search the rental address online
- Ask a friend to check it out
- Get on-base recommendations

Fake Online Search Results



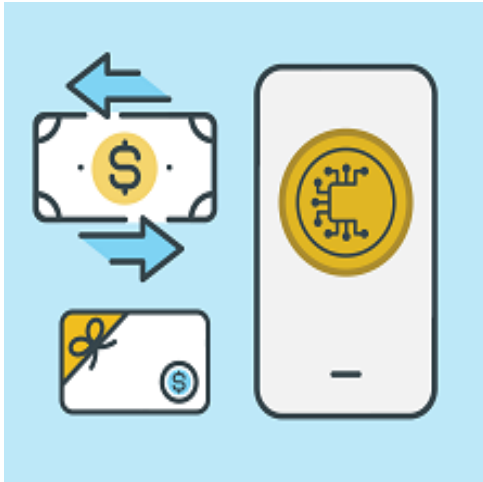
- First search results might be paid ads
- Look for unpaid search results
- Type a company's website directly into your browser

How To Protect Yourself From Scams



- Don't respond
- Take your time
- Listen to how they tell you to pay
- Talk to someone you trust

What To Do If You've Been Scammed



You paid by	Contact
Credit card	Your card issuer
Wire transfer	Wire transfer company
Gift card	Company that issued the gift card
Money transfer app	Company behind the money transfer app
Cryptocurrency	Company you used to send the crypto

ftc.gov/scams

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Report Fraud

#MilConsumer2026



**Servicemembers
and veterans:**

See a scam? Tell the FTC:

ReportFraud.ftc.gov

MILITARYCONSUMER.gov

Free FTC Resources



MilitaryConsumer.gov

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LIFE EVENTS SPEND EARN BORROW SAVE & INVEST PROTECT BLOG



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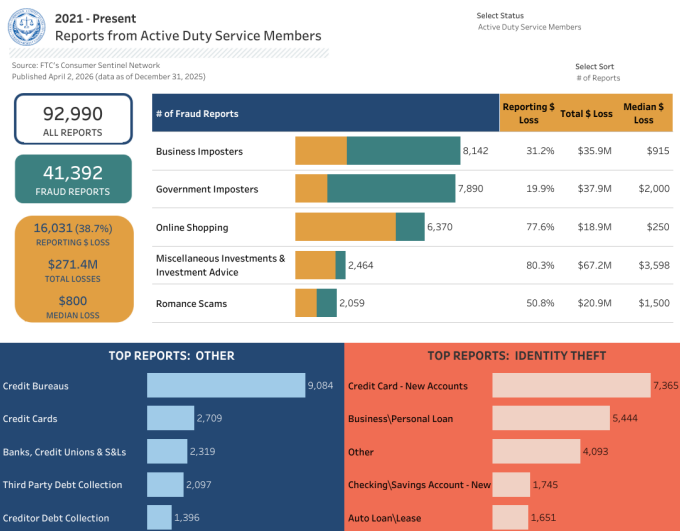
LIFE EVENTS

Be prepared for whatever comes your way



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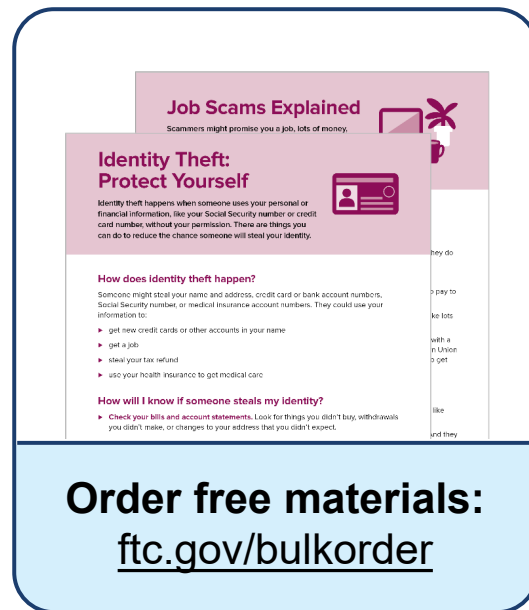
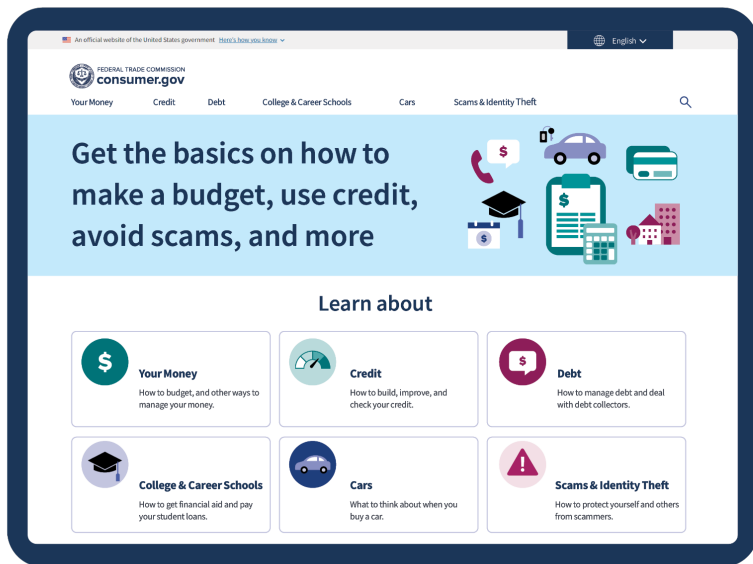
Using FTC Data



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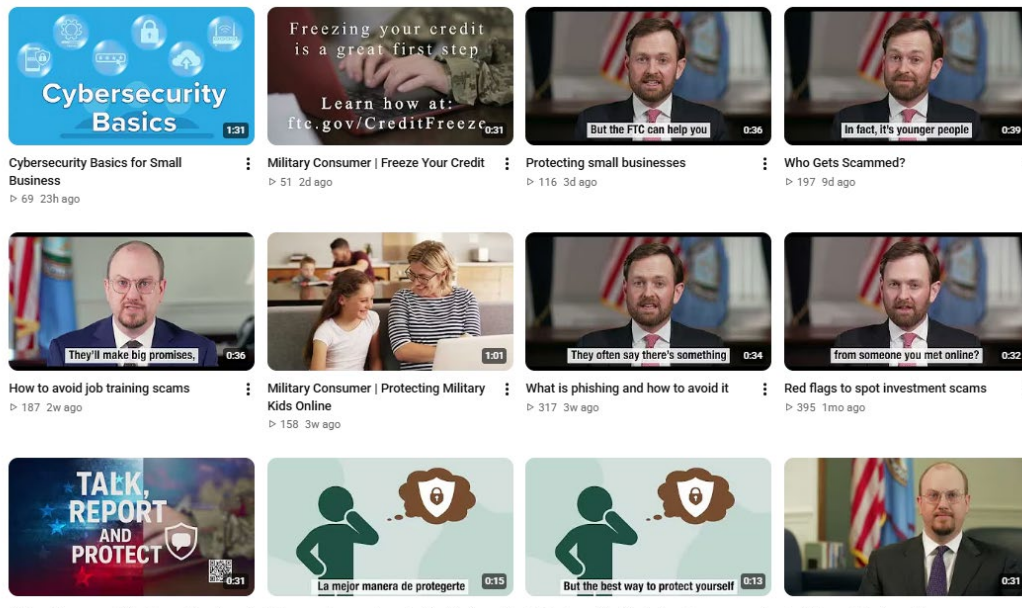
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FTC Videos



youtube.com/ftcvideos

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Military Consumer Month



Protecting Your Nation,
Protecting Your Finances

- General MCM-branded graphics
- Weekly Consumer Alerts
- Social media content

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- Association for Financial Counseling & Planning Education
- Center for Financial Certifications (FinCert.org)
- National Council on Family Relations



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Analyze ethical dilemmas through military-specific case studies.

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Explore best practices for crisis intervention and suicide prevention.



OneOp.org/learning-library/



The Academy

*Building Strong Communities for
Military Family Readiness*

Join our 4-week series
on building strong
partnerships &
leveraging resources
for military families!



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Webinar Schedule

August 5, 2026 | Partnerships that
Strengthen Military Families

August 12, 2026 | Network for
Military Nutrition Readiness

August 19, 2026 | Child Care Access &
Military Spouse Employment

August 26, 2026 | Building Strong
Communities: A Panel Discussion

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