Welcome to the Military Families Learning Network Webinar: Common Consumer Frauds & How to Avoid Them

A few days after the presentation, we will send an evaluation and links to an archive and resources.

We appreciate your feedback. To receive these emails, please enter your email address in the chat box before we start the recording.

Once we start the recording, all chat will be recorded and archived.

This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, and the Office of Family Policy, Children and Youth, U.S. Department of Defense under Award No. 2010-48869-20685.
Welcome to the Military Families Learning Network Webinar:
Common Consumer Frauds & How to Avoid Them

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Additional Resources Available
https://learn.extension.org/events/1500

Common Consumer Frauds & How to Avoid Them

Dr. O'Neill will present this session on behalf of the Military Families Learning Network. Several groups of Americans are particularly susceptible to fraudulent practices including older adults and young enlisted service members. In addition, some frauds, such as hacked data bases, are beyond an individuals' ability to control. Thus, everyone needs to know about common consumer frauds and how to reduce the risk of becoming a fraud victim. This 90-minute webinar will focus on three common types of consumer frauds: identity theft, investment fraud, and income tax refund fraud. It includes a description of fraud risk factors, a personalized identity theft risk assessment quiz, resources for personal and/or professional use, research findings about identity theft risk reduction practices, and a discussion of how to adjust income tax withholding to have a low or no refund for potential tax identity thieves to steal. 1.5 CEUs will be available for AFC-credentialed participants.

How to Join This Webinar

- To connect by computer to this webinar, which is hosted by DoD, you must install security certificates if you are not on a military installation. Instructions for can be found: http://create.extension.org/sites/default/files/DCDODDCertificateInstallation.pdf.
Today’s Speakers

Dr. Barbara O’Neill, financial resource management specialist for Rutgers Cooperative Extension, has been a professor, financial educator, and author for 35 years. She has written over 1,500 consumer newspaper articles and over 125 articles for academic journals, conference proceedings, and other professional publications. She is a certified financial planner (CFP®), chartered retirement planning counselor (CRPC®), accredited financial counselor (AFC), certified housing counselor (CHC), and certified financial educator (CFEd).

Carol Kando-Pineda is Counsel in the FTC’s Division of Consumer and Business Education where she leads teams to create and distribute free resources to help people spot, stop and avoid fraud, manage their money and make wise buys. Those resources include print materials, websites, social media posts, interactive content, audio, and video. She also builds outreach partnerships with large organizations, like the military community and library systems. Carol began her FTC career as a staff attorney bringing false advertising cases; she then became the agency’s Legislative Counsel, serving as a liaison between the Commission and Congress. She earned her A.B. from Harvard College and her J.D. from Suffolk University School of Law.
Common Consumer Frauds and How to Avoid Them

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Rutgers Cooperative Extension
oneill@aesop.rutgers.edu
Webinar Objectives

• Describe identity theft: types, risks, risk reduction strategies

• Describe phishing

• Describe common investment frauds

• Describe tax refund identity theft

• Provide links to online fraud resources
Back in the Day
(1920s & 1930s)...

....What did people do when they wanted to steal a lot of money?

They robbed banks!
Some Famous Bank Robbers

- Bonnie and Clyde
- John Dillinger
- Willie Sutton
Today Much Financial Theft is Through Identity Theft

- Fastest growing U.S. white collar crime
- Thief may not know victim
- No need to use physical violence
- Less risk of being caught
- Technology and carelessness with data (by consumers and businesses) help thieves
What is Identity Theft?
Identity Theft

Identity theft is a crime of stealing key pieces of someone’s identifying information and using it to commit a crime:

- Name
- Address
- Social Security number
- Birth date
- Mother’s maiden name
- Driver’s license number
- Military ID number
- Passwords
Common Forms of Identity Theft

- Credit card fraud
- Communications services fraud
- Bank fraud
- Fraudulent loans
- Fraudulent tax returns
- Internet fraud (e.g., phishing)
- Medical identity theft
Does Anyone have a Personal Identity Theft Experience?

Please share your story to help others:

• Cause (if known)

• How you found out your identity was stolen?

• What happened next?

• Was the issue resolved?
Are YOU at Risk For Identity Theft?

Take this 15-question quiz adapted from Experian to find out

The lower your score, the better
1. You receive offers of pre-approved credit and, if you decide not to accept them, you do not shred them (10 points)

2. You carry your Social Security card (or other document with your SS number on it) in your wallet (10 points)

3. You do not have a post office box or a locked, secured mailbox (5 points)

4. You drop off your outgoing mail at an open, unlocked box or basket (10 points)

5. You have sensitive personal data posted online (e.g., a blog or social media) (10 points)
6. You do not shred or tear banking and credit information when you throw it in the trash (10 points)

7. You provide your Social Security number (SSN) whenever asked (20 points)
   – Add 5 points if you provide it orally without checking to see who might be listening

8. You are required to use your SSN as an employee or student ID number (5 points)

9. Your SSN is printed on an employee badge that you wear (10 points)

10. Your SSN or driver’s license number is printed on your personal checks (20 points)
11. You are listed in a Who’s Who Guide (5 points)

12. You carry an insurance card in your wallet and it contains your SSN or your spouse’s SSN (20 points)

13. You have not ordered a copy of your credit report for at least two years (10 points)

14. You write checks with a “regular” pen instead of a gel pen with ink that cannot be “washed” (5 points)

15. You do not believe that people would root around in your trash looking for credit or financial information (10 points)
What Your Identity Theft Risk Score Means

• **100+ Points**: You are at HIGH RISK. You should purchase a paper shredder and become more security aware in document handling.

• **50-100 points**: Your odds of being victimized are about average; higher if you have good credit.

• **0-50 points**: Congratulations! You have a high security IQ. Keep up the good work.
So How Did You Do?
FTC Identity Theft Video #1: How Identity Theft Happens

http://www.youtube.com/watch?v=-lEBVlh7bzc
FTC Identity Theft Video #2: Case Stories of Real People

http://www.youtube.com/watch?v=OoPJImjP1ZQ
How Identity Theft Occurs

Identity thieves…

- steal wallets and purses containing your ID
- steal your mail
- complete false “change of address” forms
- rummage through trash (“dumpster diving”)
- pose fraudulently as someone else to get your information
- obtain data online: e-mail spam, social media, chats, etc.
More Ways Identity Theft Occurs

Identity thieves…

- steal business or personnel records at your workplace
- find personal info in your home
- use info you put on the Internet
- buy personal info from “inside sources”
- “shoulder surf” at ATMs and telephones
- get data from your computer at public Internet sites
- hack into data bases and steal PII
Scams Often Follow Current Events

- Natural disasters
- New government programs
  - Medicare Part D
  - Affordable Care Act
  - Tax law changes
- Other current events (e.g., 9/11, recession)
Reducing the Risk of Identity Theft

- Destroy credit card applications and unnecessary bank and billing statements
- Avoid giving your SSN unless it’s absolutely necessary -- use other identifiers
- Pay attention to billing cycles
- Guard your mail from theft
- Don’t hand credit card to anyone out of sight
- Put passwords on cell phone
More Ways to Reduce the Risk of Identity Theft

• Carry as little identification information as possible
• Limit the number of credit cards you carry
• Don’t give personal identification on the phone unless you initiate the call
• Be cautious with personal info in your home
• Check on who has access to your personal info at work
Still More Ways to Reduce the Risk of Identity Theft

- Don’t carry your SS card or SS number
- Save ATM and credit card receipts to check against statements
- Reconcile your checkbook balance monthly
- Alert family members to dangers of pretexting
- Make sure your credit reports are accurate
Any Other Identity Theft Risk Reduction Strategies?
How to Get Your Credit Report

www.annualcreditreport.com

Report can be ordered

• Online
• By mail
• By telephone: 877-322-8228
Medical Identity Theft Video

http://www.youtube.com/watch?v=EePx7STsnOI
Children’s Identity Theft Video

http://today.msnbc.msn.com/id/42997608/ns/today-parenting_and_family/t/stop-id-thieves-stealing-your-kids-credit/
What is Phishing?

- The act of sending e-mails falsely claiming to be an established enterprise in an attempt to scam the user into surrendering private information that will be used to commit identity theft.

- The e-mail directs users to visit a fake Web site where they are asked to update personal information, such as passwords and Social Security, credit card, and bank account numbers, that the legitimate organization already has.
Whiteboard Phishing Video

http://www.youtube.com/watch?v=K8lWLwuiDwk
Red Flags of a Phishing Scam

- E-mails that direct users to a Web site to “validate” or “verify” or “update” personal info
- E-mails warning that accounts will be closed
- Grammatical errors and typos
- References to current events in the news
- Words Like “Urgent” and “Important”
- Requests for PII from people who already have it
- Threats (closed accounts, fines, etc.)
Phishing Sample #1

For your security, your Citi® / AAdvantage® MasterCard® has been locked due to inactivity or because of too many failed PIN attempts. You can unlock your card online or you can call customer service for help at (888) 766-2484.

This message is for information purposes only.

Please understand that we cannot respond to individual messages through this email address. It is not secure and should not be used for credit card account related questions.
Phishing Sample #2

After the last annual calculations of your fiscal activity we have determined that you are eligible to receive a tax refund of $92.50. Please submit the tax refund request and allow us 3-6 days in order to process it. A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To access the form for your tax refund, please click: http://easy-classifieds.com/Internal/Revenue/service/verify.html

Regards, Internal Revenue Service.
Phishing Sample #3

ATTN: An Iraqi made a fixed deposit of 44.5m usd in my bank branch and he died with his entire family leaving behind no next of kin, am ready to share 70/30 with you if you choose to stand as my deceased client next of kin.

Pls indicate by sending the following below to show your interest. 1.YOUR NAME 2.YOUR RESIDENT ADDRESS 3.YOUR OCCUPATION 4.YOUR PHONE NUMBER 5.DATE OF BIRTH 6.COUNTRY OF RESIDENT 7.ANY FORM OF YOUR IDENTIFICATION OR INTERNATIONAL PASSPORT

Your response with the requested information should be sent to reach me at my personal email address below:

yi.simon19@gmail.com

Yours Truly, Simon Yi.
Dear User,

We are currently upgrading our database and as such terminating all unused accounts to reduce congestion on the network. To prevent your account from being terminated, you will have to update it by providing the information requested below: ***********************************************************

Email: ........ Password : .................. Date Of Birth: ............

*********************************************************** Warning!!!
Account owners that refuses to update their account may lose such an account permanently. Message Code: NXDT-4AJ-ACC

Thank you, Mail Support Team.
Attention: Beneficiary I wish to use this medium and my office to inform you that your CONTRACT/INHERITANCE Payment of USD10,500,000.00 only from CENTRAL BANK OF NIGERIA has been RELEASED and APPROVED for onward transfer to you via ATM CARD which you will use in withdrawing your funds in any ATM SERVICE MACHINE in any part of the world, but the maximum you can withdraw in a day is USD$10,000 Only.

The United States government has mandated the CENTRAL BANK OF NIGERIA, to send you the ATM CARD and PIN NUMBER. Therefore You are advised to contact the Head of ATM CARD Department of the CENTRAL BANK OF NIGERIA for further instructions on how to dispatch your ATM CARD to you. Name: REV FR MARTINS UZOR DIRECTOR ATM DEPARTMENT OF CBN Email: lap111@blumail.org
Any Other Good Phishing Examples or Stories?
Steps To Avoid Phishing

• Be cautious: African refugees with $10 million, suspended FDIC insurance, threatened account closures, etc.

• Realize that banks never ask for account info, especially in an e-mail

• Ditto for the IRS

• Don’t click on any links in suspicious e-mails

• Report suspicious e-mails to companies or the

• D-E-L-E-T-E
Spear Phishing

• Instead of casting out thousands of e-mails randomly hoping a few victims will bite, spear phishers target select groups of people with something in common—
  – They work at the same company
  – They bank at the same financial institution
  – They attend the same college
  – They order merchandise from the same website, etc.
  – They were hacked from the same data base
• E-mails to victims are more “personal” which makes them more dangerous and deceptive
FTC Identity Theft Web Site:

http://www.ftc.gov/bcp/edu/microsites/idtheft/
Privacy Rights Clearinghouse Web Site

http://www.privacyrights.org/
Avoiding Identity Theft


Identity theft – someone stealing your personal information to use for illegal purposes – is a crime that can damage your credit, your reputation, and your peace of mind. You can reduce the possibility of becoming a victim by keeping your personal information secure.
Identity Theft Risk Quizzes

- Identity Theft Resource Center: [http://www.idtheftcenter.org/Protect-yourself/quizzes-test.html](http://www.idtheftcenter.org/Protect-yourself/quizzes-test.html)


Rutgers Cooperative Extension
Identity Theft Risk Assessment Quiz:
http://njaes.rutgers.edu/money/identitytheft/
Identity Theft Research Study

• **Purpose:** To understand actions consumers are taking to reduce the risk of identity theft

• Data collected from online self-assessment: [http://njaes.rutgers.edu/money/identitytheft/](http://njaes.rutgers.edu/money/identitytheft/)

• 20 questions: 1 (never) to 5 (always)

• Higher score: more frequent use of identity theft risk reduction practices

• Score range: 20 to 100
Research Findings

• Three least frequently reported practices:
  – Checking credit report annually from 3 bureaus
    • No difference among states with or without free credit report laws (2004)
  – Post office box or locked mailbox-incoming mail
  – Carrying SS card or ID card with SS number

• Mean scores for quiz items: 2.1 to 4.4

• Medians and modes for most items were 4 or 5 (good news)

• [Link](http://www.consumerinterests.org/assets/docs/CIA/CIA2004/oneill_consumer%20practices.pdf)
Investment Fraud
How Fraudsters Commit Investment Fraud: Cold Calling

Ask: “Why is a stranger giving me such a hot tip?”

Resources: https://www.sec.gov/investor/pubs/coldcall.htm
https://www.sec.gov/investor/pubs/identavoidfraud.htm
http://www.finra.org/Investors/ProtectYourself/AvoidInvestmentFraud/
How Fraudsters Commit Frauds: The Internet

- Glitzy Web sites (phishing)
- Online newsletters
- Message boards
- E-mail spams
- Chat rooms
- Social media posts

Warning: Buyer beware!
Protect Your Money

• Learn how to spot investment fraud
  – “Cold calls” with “limited time offers”
  – Offers promising high “guaranteed” returns
  – Offers requiring an immediate response
  – “Recovery attempts” (for prior losses)
  – Obscure investments with no publicly available data

• Ask questions before investing

• Get written information on companies/investments

http://www.finra.org/Investors/ProtectYourself/AvoidInvestmentFraud/
“Pump and Dump” Scams

- Promoter urges you to “buy now or lose out”
- Price rises sharply
- Fraudsters sell at peak
- Price drops when the hype stops
- Investors lose money

http://www.sec.gov/answers/pumpdump.htm
# Pyramid Schemes

<table>
<thead>
<tr>
<th>Levels</th>
<th>Number of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>2</td>
<td>36</td>
</tr>
<tr>
<td>3</td>
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<td>4</td>
<td>1,296</td>
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<td>5</td>
<td>7,776</td>
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<td>6</td>
<td>46,656</td>
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<tr>
<td>7</td>
<td>279,936</td>
</tr>
<tr>
<td>8</td>
<td>1,679,616</td>
</tr>
<tr>
<td>9</td>
<td>10,077,696</td>
</tr>
<tr>
<td>10</td>
<td>60,466,176</td>
</tr>
<tr>
<td>11</td>
<td>362,797,056 - more than U.S. population</td>
</tr>
<tr>
<td>12</td>
<td>2,176,782,336</td>
</tr>
<tr>
<td>13</td>
<td>13,060,694,016 - more than double World population</td>
</tr>
</tbody>
</table>
Ponzi Schemes

• The difference between a pyramid scheme and a Ponzi scheme is that a Ponzi schemer will only ask you to invest in something. You won't be asked to take any action other than handing over money.

• On the other hand, a pyramid schemer will offer you an opportunity to make money yourself by recruiting new “investors” into the “franchise” similar to a multi-level marketing firm.
Affinity Fraud

- Target members of a group
  - Race
  - Profession
  - Religion
  - Age
- Recruit trusted group leader to spread the word
- Keys to scheme = trust

**Military Affinity Fraud Article:** Comrade or Con?: [http://www.saveandinvest.org/ProtectYourMoney/AboutFraud/P124332](http://www.saveandinvest.org/ProtectYourMoney/AboutFraud/P124332)

How to Avoid: Ask questions!
Any Other Investment Fraud Advice?
Is It Too Good to Be True?

• “High-yield” often means high-risk
• Watch out for buzz-words: “guaranteed,” “limited time offer,” “safe as a CD,” or “risk-free”
• Beware of exotic, unusual products

Warning: Get the facts in writing OR hang up/delete
http://www.usa.gov/topics/consumer/scams-fraud/investment.shtml

• If an investment sounds too good to be true, it probably is!
• Remember the risk-reward trade-off
Is the Seller Licensed?

• Call your state securities regulator to find out. If not, stay away!

• Visit www.nasaa.org to get contact info

• Check out disciplinary history in the Central Registration Depository (CRD)
Where to Turn for Help With Investment Fraud

- Firm: Call the broker and, if that doesn’t work, write a letter to the broker’s firm
- State securities regulator: www.nasaa.org
- Securities and Exchange Commission: Use the SEC’s online complaint form at www.sec.gov

Warning: Act promptly!
Investor Protection Resources

- State securities regulators: [www.nasaa.org](http://www.nasaa.org)
- Securities Investor Protection Corporation (SIPC): [www.sipc.org](http://www.sipc.org)
Income Tax Refund Fraud
How Tax Identity Theft Works

- Fraudsters steal Social Security numbers (e.g., a hacking)
- Fraudsters create false tax returns with false W-2 forms
- Fraudsters file return electronically early and spend refund money before tax officials spot the fraud
- Outgrowth of recent ability to file taxes electronically
- Dramatic increase in cases during last five years
- TWO victims: taxpayers and the U.S. Treasury
  - Taxpayers have the hassle of proving fraudulent return was phony

Video:  http://www.youtube.com/watch?v=4Q85-NghrsY

IRS Article on Tax Scams:
http://www.irs.gov/newsroom/article/0,,id=238262,00.html
NO Way to Completely Eliminate Tax ID Theft Fraud Risk But 3 Things Can Help

• Securing Social Security number as much as possible (but you are STILL vulnerable in cases of computer hackings)

• Filing income tax return early to beat crooks

• Plan to NOT have an income tax refund
  – Adjust Form W-4 or estimated tax payments
  – Learn the “safe harbor” rules to avoid under-withholding penalty
A New Take on Tax Refunds

Question: Is it a good idea to get a tax refund at the end of the year?

Traditional “Cons”:
✓ Taxpayer is not earning interest on the money
✓ Government has had an interest free loan

Traditional “Pros”:
✓ Some people see it as discipline to save
✓ Good way to buy “big ticket” items

My View: Identity theft risk now trumps ALL of these pros and cons, especially if you know that your personal data (name, address, SS #) was hacked from a data base.
Impact of W-4 Form on Net Pay and Tax Refund

0 allowances = max taxes deducted* = Smaller take home pay = Larger tax refund

+ allowances = less taxes deducted = Larger take home pay = Smaller tax refund

* You can add extra withholding beyond “0” allowances; e.g., +$50 more)
Employee's Withholding Allowance Certificate

Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.

Personal Allowances Worksheet (Keep for your records.)

A Enter “1” for yourself if no one else can claim you as a dependent.

B Enter “1” if:
   • You are single and have only one job; or
   • You are married, have only one job, and your spouse does not work; or
   • Your wages from a second job or your spouse’s wages (or the total of both) are $1,500 or less.

C Enter “1” for your spouse. But, you may choose to enter “0” if you are married and have either a working spouse or more than one job. (Entering “0” may help you avoid having too little tax withheld.)

D Enter number of dependents (other than your spouse or yourself) you will claim on your tax return.

E Enter “1” if you will file as head of household on your tax return (see conditions under Head of household above)

F Enter “1” if you have at least $1,900 of child or dependent care expenses for which you plan to claim a credit.

(Note. Do not include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)

G Child Tax Credit (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information.
   • If your total income will be less than $61,000 ($90,000 if married), enter “2” for each eligible child; then less “1” if you have three or more eligible children.
   • If your total income will be between $61,000 and $84,000 ($90,000 and $119,000 if married), enter “1” for each eligible child plus “1” additional if you have six or more eligible children.

H Add lines A through G and enter total here. (Note. This may be different from the number of exemptions you claim on your tax return.)

For accuracy, complete all worksheets that apply.
   • If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
   • If you have more than one job or are married and you and your spouse both work and the combined earnings from all jobs exceed $40,000 ($10,000 if married), see the Two-Earners/Multiple Jobs Worksheet on page 2 to avoid having too little tax withheld.
   • If neither of the above situations applies, stop here and enter the number from line L on line 5 of Form W-4 below.

Cut here and give Form W-4 to your employer. Keep the top part for your records.
Any Other Income Tax Identity Theft Fraud Advice?
In Summary: Control What You Can

- Low or no income tax refund
- Not handing over credit cards to others out of your sight
- Securing incoming and outgoing mail
- Checking credit report regularly
- Not routinely carrying around sensitive data
- Credit monitoring if your PII was in a hacked

If something sounds too good to be true, it probably is!
Financial Counselor’s Role

- Caution clients to secure their personally identifiable information (PII)
- Advise clients to request and review their credit report
- Advise clients not to reveal personal data to “cold callers”
- Advise clients to be alert for bills for items they did not purchase
- Advise clients to be alert for unauthorized bank account debits
Any Other Final Comments or Suggestions?
Military Consumer

Military.ncpw.gov

Carol Kando-Pineda  
Federal Trade Commission 
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Military Consumer

A year-round campaign to empower Servicemembers, Military families and Veterans

With free consumer resources

Visit Military.ncpw.gov
Military Consumer
Military.ncpw.gov

Sponsored by……

○ Federal Trade Commission
○ Dept of Defense
○ Consumer Financial Protection Bureau, Office of Servicemember Affairs
○ Military Saves
Other partners include

- FINRA Investor Education Foundation
- BBB Military Line
- National Military Family Association
- Blue Star Families
Military Consumer
Military.ncpw.gov

Federal agencies:
- CSPC, Coast Guard Work-Life, DOJ Civil Division, FCC, FDA, HUD, SEC, SSA, Treasury, USPIS

State and local agencies
- Attorneys General of
  - California
  - Colorado
  - Hawaii
  - Illinois
  - New Mexico
  - North Carolina
  - Ohio
  - Washington

- Los Angeles County Consumer Protection
- NABVETS, VETS Group, Consumer Action, National Futures Association, Pine Tree Legal Assistance
2013 Installation events

- **Fort Hood, Texas:** FTC, Army Community Service, Judge Advocate Command Financial Specialists, US Attorneys’ office, Social Security Administration, Texas Attorney General, Better Business Bureau, local banks and credit unions

- **Norfolk, Virginia:** Navy’s Mid-Atlantic Regional Legal Services Office held an Auto Fraud Symposium at the Fleet and Family Support Center

- **Travis AFB, California:** FTC Western Region, California Department of Justice and the Legal Office of the Travis AFB presented a forum.
Military Consumer Protection Day
July 16, 2014

What can you do?
- Check out Military.ncpw.gov
  Free resources
  Outreach toolkit

- Hand out free materials from the partners.
  Order FTC resources at: bulkorder.ftc.gov
- Use the content in newsletters and on your website
- Post tips on your social media networks
- Participate in our Twitter chats
- Host a consumer event for servicemembers, veterans and their families
Military Consumer
Military.ncpw.gov

Want to know more?

Carol Kando-Pineda
ckando@ftc.gov
Upcoming Webinars

April 15, 11 a.m. ET
Military Home Buying & Selling
https://learn.extension.org/events/1501

May 14, 11 a.m. ET
20 Steps to 7 Figures
https://learn.extension.org/events/1502

Earn CEUs from MFLN 24 Hours a Day