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How the Grinch can steal your data

The online shopping season is about to start. It's a prime time for fraudsters and scammers to tap into your increased online activity, when you're busy with seasonal distractions. Don't let your guard down! These scammers are hoping to steal your personal and financial information.

It's a great time to think about ways scammers might try to deceive you and how to be on guard against them. Can you tell which of these statements is true or false?

- If a website looks legit, it is.
- If an email comes to my inbox and not my junk folder, it must be valid.

They're both false.

On the first statement, you should know that imposter websites are being built that closely mimic the real thing, making it difficult to tell the difference. Make sure the URL has "https," and the picture/icon of a padlock on it, and usually ends in .gov or .com in the United States. When you select the padlock, confirm it says the connection is secure. If a site is hard to navigate or missing sections, that's a major warning sign that it's fraudulent. A missing "About Us" page or contact information is another sign. Scammers typically include fake or no contact information. If you can't find or verify in other ways the accuracy of the information about the company on its website, it could be a scam.

For the second statement, the junk mail feature of email providers is not foolproof. If it's an option, be sure it's turned on. Don't depend on the junk mail filter. Evaluate each email you receive before opening any attachments or links.

Next, consider these situations:

- If I pick up the phone and the caller asks for me by name, and inquires how I'm doing, they sound friendly enough and I should engage.
- I'm looking for a special gift and see an ad for such a gift as I scroll through social media, so the ad must be safe.
- If I get a text saying, "thanks for your order" and can't remember ordering something, I should click on the link within the text for more information.

These three are also all false.

On the first, know that scammers and salespeople can sound downright friendly and perhaps confide that they're Veterans and share common interests and concerns with you. It doesn't

mean it's true. It might be their cover story or schtick. If you don't know someone, don't answer or engage. Screen your calls; if the caller is legit, they'll leave a message with details about how to contact them. Check all the information first through other resources to see if it's authentic. Even then, you have no obligation to return calls from cold callers. One general rule: If anybody contacts you and wants personal, financial, health or background information about you, your family or friends, don't give it to them, and immediately hang up. Some scammers will try to record your voice and use it for nefarious purposes. The less you say, the better.

For the second statement above, understand that scammers are using social media to place fake ads that point to fake websites. If you see an ad on social media, don't select the link. Write down separately the business information and do some internet sleuthing and reconnaissance to see if they're a real and sound business. Red flags also include no recent reviews, few discussions or recent engagements.

Lastly, in the third statement above, consider that text messages and emails like this are sent to millions of people every day looking for anyone who—perhaps in a hurry or despair—will take the bait. Instead of opening, reading or selecting attachments and links, take a pause to logically evaluate the situation. If you didn't order anything from that company, it doesn't pass the sniff test. Delete the text or email immediately, and report it as junk if your mobile device or email service gives that option.

More tips

- [Holiday Online Shopping](#).
- [Talking Santa, shopping and scams](#).
- Report issues to your banks and financial institutions if you believe there is fraud or identity theft.
- Veterans who suspect they have been the victim of VA disability benefits fraud should call VA at 1-855-578-5492, right away.
- File complaints with the [Federal Trade Commission](#), [with the FBI](#) and with the [Federal Communications Commission](#).
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VA expands online notice availability for Veterans

Veterans can now access key VA letters and notices online, including documents outlining the evidence needed to support disability claims, through VA.gov.

Expanded access to decision letters

VA has recently expanded the types of documents available online, adding more letters that help Veterans understand the evidence required for their claims. This update includes notices and follow-up development letters, which explain the type of evidence needed and how it can support a claim.

Why use the online tool?

Even though paper letters will still be mailed, accessing letters online offers several benefits:

- Faster access to information without waiting for the mail.
- Convenience; it saves time by eliminating the need to contact VA for updates.
- Easy storage of letters in digital format, reducing the need for paper copies.

How to access your decision letters online

Veteran with a VA.gov login can easily access their decision letters and notices by following these steps:

1. Log in to VA.gov.
2. Click “VA Benefits and Health Care,” then select “Disability” from the drop-down menu.
3. Choose “Check your claim or appeal status.”
4. Find any closed claim on the “Check your VA claim or appeal status” page and click on it.
5. Click, “Get your claim letters.”
6. The letter will open in a new window, and you can print or save them as a PDF. For help accessing decision letters and notices online, you can save or print them as a PDF.

For help navigating this process, [view the instructional video that walks you through the steps](#),

VA’s commitment to improving digital services

VA continues to enhance digital self-service options to make it easier for Veterans to manage their benefits online. For more information about the decision letter download tool, visit the [Claims Status Tool FAQs](#).

VA improves access to claims information

VA’s Claim Status Tool allows Veterans to view the status of their VA claims online using their VA.gov login. This tool displays which claims are in process and identifies any actions Veterans need to take. It also [gives Veterans the ability to review recent claim activity](#).

Claim Status Tool enhancements

VA recently enhanced the Claim Status Tool to improve your digital, self-service experience. The tool now shows a breakdown of the eight-step disability claims process, making it easier to understand where your claim currently is. The steps include:

- Step 1: Claim received
 - VA receives your claim in its system.
- Step 2: Initial review
 - VA reviews your claim for basic information (e.g., name, Social Security Number).
- Step 3: Evidence gathering
 - VA reviews your claim to ensure it contains all necessary information. VA may ask for more evidence at this step of the claims process. Additional evidence

could include a claim-related medical exam or medical records from a VA or non-VA provider.

- Step 4: Evidence review
 - VA reviews all collected evidence for a claim.
- Step 5: Rating
 - VA decides your claim and determines the disability rating.
- Step 6: Preparing decision letter
 - VA prepares the decision letter. Though this letter cannot be viewed in VA.gov until Step 8, it will identify if you are eligible for additional benefits. This letter will include details such as disability ratings, amount of monthly payments and when payments begin.
- Step 7: Final review
 - A senior reviewer from VA will conduct a final review of the claim and decision letter.
- Step 8: Decision letter available
 - You can view and download your decision letter for the claim on the Status page of the Claim Status Tool.

More about the Claim Status Tool

The Claim Status Tool contains three main tabs:

- Status: The Status tab tells you what actions you can take to support your claim and lists requests for third parties.
- Files: The Files tab displays information requests to you, a button for uploading files and a list of supporting documents you have submitted to VA.
- Overview: The Overview tab provides you with a description of the claims process, spotlights each step, and explains the process may return to a previous step if more information is needed.

You no longer have to contact a call center or regional office for claims information. The claim status tool allows you to access important claim information when you need it. This tool is another step forward in VBA's ongoing mission to support Veterans and their families. To learn more about using the claim status tool, please visit [the Claims Status page](#).

**“Be on your guard, stand firm in the faith, being men of courage, be strong.”
1Cor 16:13**

Sincerely,

William A. Harris, Jr.

William A. Harris, Jr.

William A. Harris, Jr., USAF Retired
President, Veterans for Christ, Inc.

www.veteransforchristinc.org

Need to contact VA?

Veterans Crisis Line: 1-800-273-8255 and press 1, [Chat](#), or Text 838255

Homeless Veteran Resources: 1-877-424-3838 or [Chat](#)

White House VA Hotline: 1-855-948-2311

1-800-MyVA411 (800-698-2411) is never the wrong number