



Office of the Chairman

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**FEDERAL TRADE COMMISSION**  
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**Statement of Acting Chairman Maureen K. Ohlhausen on the Release of the Staff Perspective, *A Closer Look at the Military Consumer Financial Workshop***

February 2, 2018

Before dawn on February 3, 1943, the U.S. Army Transport ship *Dorchester* took fire from an enemy submarine in the North Atlantic and began to sink. Scores of men died from the blast and many were injured. Panic soon set in among the soldiers trying to make their way to lifeboats in the darkness. In the chaos, four chaplains moved among the men, calming them, and passing out lifejackets. When there were no more lifejackets in the storage room, the four chaplains, from four different denominations, quietly took off their own and handed them to four frightened young men. As the ship went down, survivors in nearby rafts saw the chaplains with their arms linked and heard them praying and singing hymns. One survivor called it “the finest thing I have seen or hope to see this side of heaven.”

On February 3, 2018, we recognize Four Chaplains Day on the 75<sup>th</sup> anniversary of their selfless deed. It’s also a time to reflect on the sacrifices that all servicemembers, veterans and military families make. All Americans are in their debt.

One of my priorities as Acting Chairman of the Federal Trade Commission is assisting the men and women who put their lives on the line for our country. We know that service personnel and their families face unique challenges during military life. With repeated deployments and frequent moves, the military community can be more susceptible to financial challenges like identity theft and scams. The importance of these concerns doesn’t diminish when military families transition to civilian life. The financial decisions they make while in the service can have a lasting impact on their future.

Staff’s perspective paper, *A Closer Look at the Military Consumer Financial Workshop*, describes one of our recent initiatives aimed at protecting military consumers. At the workshop, we discussed issues that military consumers face and the FTC’s approach to helping them, one that includes law enforcement and education. First, through our cases, we hope to stop scams that cause real harm to military and veteran consumers. Whether a scheme involves deceptive practices related to debt collection, student loan debt relief, diploma mills or other kinds of misconduct, the FTC will pursue law enforcement cases to protect the servicemembers, veterans, and their families.

Second, our education initiatives are designed to give the military community the tools to avoid scams in the first place. We worked with the Department of Defense to create [Military.Consumer.gov](http://Military.Consumer.gov), a tool for financial readiness. The site has short, actionable, mobile-friendly tips, plus slides and talking points, to help military personnel and spouses buy a car, rent

an apartment, manage their money, and avoid scams. Connect with Military Consumer and share the tips on [Facebook](#) and [Twitter](#).

Finally, July will be Military Consumer Month. I'm designating this year's theme *Seeing Through Imposter Scams*. Imposter scams have been one of the top complaints reported to the FTC by servicemembers, veterans, and their families. Imposters come in many varieties, but the fraud works the same way: a scammer pretends to be someone you trust to convince you to send them money or sensitive information. [Military Consumer](#) will explain how [these scams](#) work, with details about their various come-ons and tricks – whether they involve a supposed [emergency with a family member](#), an [online love interest](#) pressuring you for money, or one of many other twists and variations. We hope to empower you to share these tips with colleagues, friends, family, and neighbors to help them get wise about imposters' lies.

To all members, current and former, of our Armed Forces, you have risked your lives to protect all of ours, and the freedoms we enjoy and often take for granted. We are in debt to you for your many sacrifices and a crucial part of our mission.