

Protect Your Benefits From Scammers During the Holiday Season

VA is committed to protecting the benefits of our nation's heroes. The holiday season is an optimal time to remind Veterans and their loved ones to remain vigilant, to protect their sensitive information, and to verify the security of websites when shopping online. That's why VA's Office of Financial Management teamed up recently with the Federal Trade Commission to help warn Veterans to stay safe from digital scammers during the holidays.

Beware of these scams:

Charity Scams - There is a spike in digital criminal activity this time of the year, especially with online scammers preying on the generous nature of Veterans with bold charity scams. Someone contacts you asking for a donation to their charity. It sound like a group you've heard of, it seems real, and you want to help.

But how can you tell what's a scam? Charity scammers want to get your money quickly. They often pressure you to donate right away. They ask for cash, gift cards, cryptocurrency, or wire transfers. Scammers often refuse to send you information about the charity. They won't answer questions or explain how the money will be used. They might even lie and say you already made a pledge to donate.

Continued on Page 2



"Just believe in yourself. Even if you don't, pretend that you do and, at some point, you will."

- Venus Williams

In This Issue

- Protect Your Benefits From Scammers During the Holiday Season
- Seasonal Affective Disorder Awareness Month
- Helping Manage Holiday
 Stress
- Upcoming Events

Continued...

If you receive a call requesting a donation, don't trust your caller ID. Scammers use technology to make any name or number appear on caller ID. Ask the caller to send you information by mail. Do some research to see if the charity is real. Then pass this information on to others to help them spot a scam.

Jack Juicing

There is a significant increase in smartphone scams. If you're planning to travel, no doubt you'll have your cell phone or another portable device, and you'll need to re-charge it at some point. Be aware that juicing up your electronic device at free USB port charging stations might have unfortunate consequences. Bad actors can load malware onto public USB charging stations to maliciously access electronic devices while they are being charged. This malware can lock a device or export personal data and passwords directly to the perpetrator.

To guard against juice jacking be sure to pack AC, car chargers, and your own USB cables when traveling. Carry an external battery. If you plug your device into a USB port and a prompt appears asking you to select "share data" or "trust this computer" or "charge only", always select "charge only".

Smishing

Most people are aware of phishing - or email scams - but scammers can also target people with deceptive text messages sent to their smart devices. Bad actors are crafty and will contact Veterans pretending to be government representatives, including working for the FBI, or that they work for utility companies. A typical smishing scam message may seem like it's from a bank - maybe your bank - and include a link or phone number to bait you into clicking or calling. If you do, that's when the scammers get to work manipulating your personal information, which they can sell and/or use in other scams.

To avoid being a victim of a smishing attempt never click links, reply to text message or call numbers you don't recognize. Do not respond, even if the message requests that you "text STOP" to end messages. Delete all suspicious texts. Make sure your smart device OS and security apps are updated to the latest version. Consider installing antimalware software on your device for added security. If you think that you are a victim of smishing, you should contact law enforcement to report the scam.



Seasonal Affective Disorder Awareness Month

Seasonal Affective Disorder, or SAD, is more than just those winter blues. SAD is a very real type of depression that is most commonly associated with the fall and winter months. Symptoms of SAD can include:

- low energy
- depressed mood
- hopelessness
- irritability or anxiety
- poor concentration
- social withdrawal
- changes in sleep and/or appetite
- loss of interest in activities you once enjoyed

What you can do about it:

- Structure. Got to bed at a regular time, and get enough rest. Eat healthy meals on a regular schedule
- Make your environment brighter. Open blinds and sit closer to bright windows
- Get outside. Go for a walk, take your lunch outside, take short breaks and enjoy the sunshine
- Exercise. A regular exercise routine can help with stress relief and increase self esteem
- Socialize. Connect with the people you enjoy being around
- Take a trip. Plan a vacation during the winter months when possible

Treatment options can include psychotherapy, medications, and even light box therapy.

Helping Manage Holiday Stress

They come every year whether we're ready or not...the holidays. The holiday season is marketed as "the most wonderful time of the year," but it can also be one of the most stressful times of the year. Purchasing gifts, preparing special recipes, decorating inside and out, and attending large family or social gatherings can be expensive, exhausting, hectic and overwhelming.

While there are many environmental and life factors that can increase stress, this time or year can highlight mental health concerns, like depression and anxiety, as it can be a time of self-reflection, loneliness and sadness. Specifically for Veterans, the holidays can enhance difficulties adjusting to civilian life, exacerbate posttraumatic stress disorder symptoms, put a focus on certain dates or anniversaries, and induce guilt However overwhelming this season can be, there are ways to focus on your mental health and keep our stress levels in check.

Recognizing symptoms of depression and anxiety

The holidays are notorious schedule interrupters. If you have time off from work, you may stay up late and miss your usual workout. Parties usually offer a variety of food and drink you may not usually consume. Trying to squeeze in a multitude of obligations can leave you feeling worn out. All of these things can make it difficult to take care of ourselves and increase the chance of ignoring our mental health. Here are some of the symptoms of depression: fatigue, irritability, difficulty sleeping, headaches, excessive drinking, and overeating. Here are some of the symptoms of anxiety: feeling restless, wound up, or on edge; being easily fatigued; having difficulty concentrating; being irritable; having headaches, muscle aches, stomachaches or unexplained pains; difficulty controlling feelings of worry; difficulty falling or staying asleep.

People cope with stressful situations in different ways and can often work through them. If you feel like you might be heading toward a crisis, VA or community-based services could help. Take a confidential, anonymous <u>risk assessment</u> to see if stress and depression might be affecting you.

Tips to cope and manage holiday stress

- Manage expectations: Learn to say "no". You can't be everything to everyone.
- Look toward the future: The end of the year is naturally a time for reflection, but try to focus on the future, not the past.
- Do something for someone else: Look around your community. Chances are volunteers are needed for good causes.
- Look for free activities to enjoy: Take your dog for a walk, play board games with friends, or join a book club.
- Understand perfection doesn't exist: Don't compare yourself with others.
- Set differences with others aside: Focus on forging healthy connections.
- Make a budget: Plan to make a budget and stick to it.
- Plan ahead, make lists, schedule activities in advance. Don't pack too much into a short amount of time.
- Try to keep up healthy habits: Find ways to stay active and reduce use of alcohol.
- Reach out for help if you're starting to feel overwhelmed. Even if you're not enrolled in VA health care or benefits, the <u>resource</u> locator can help you.
- Be flexible and give yourself a break when you need it: Give yourself time to make decisions, take a breather, or take some time away from others when you do need it. Remember that it's ok to feel things as they happen. Learn from them and move forward.

Please use this information to have a safe and healthy holiday season. If you need help, the Veterans Crisis Line is here for you 24 hours a day, 7 days a week and 365 days a year. You don't have to be enrolled in VA benefits or health care to connect. To reach responders, dial 988, then press 1, chat online at <u>VeteransCrisisLine.net/Chat</u>, or text 838255.

Upcoming Events

HAPPY HOLIDAYS

HOLIDAY Meals and Assistance

Father Carr's Place 2 Be

Christmas Day Meal Program on December 25th Delivery 10:30am-Noon (accepting orders now) Dine-In Noon-2 pm (no reservation required) 1062 N Koeller St, Oshkosh, WI 920-231-2378

Salvation Army

Christmas Meal on December 22nd Dine-In only 11am-1pm 417 Algoma Blvd, Oshkosh, WI 54901 920-232-7660

BABES Inc. Child Abuse Prevention Program

Choose from a selection of new toys (three toys per child ages birth to 13 years) More details on Facebook Events <u>https://facebook.com/events/s/holiday-general-giveaway-2023/390999543252407/</u> Sign-up deadline is Tuesday, December 5th at 12pm Pre-register <u>https://www.signupgenius.com/go/70A0A44ADAB2EABFF2-46105131-general</u> 1331 E Wisconsin Ave, Appleton, WI 920-733-6886

<u>k</u>.

CONTACT US

Winnebago County Veterans Service Office

Oshkosh Location 220 Washington Ave. Oshkosh, WI 54901 (920) 232-3400

Neenah Location 211 N. Commercial Neenah, WI 54956 (920) 729-4820

Stay informed about benefits; join our e-mail list. Send a request to:

CVSO@winnebagocountywi.gov

Visit us on the web at:

www.winnebagocountywi.gov/ veterans



www.facebook.com/WinnebagoCVSO

For a list of more events, check out our calendar !