



\$SMART Consumer Group
★ Save Money & Reduce Taxes ★

VETERANS & SURVIVING SPOUSES – The Government May Owe You Money!

Nearly 2 million veterans or their widows are missing out on as much as \$22 billion a year in pensions, but the Department of Veterans Affairs has had only limited success in finding them. Widows are hardest hit. According to a VA estimate, only one in seven people who probably could qualify for the pension actually receive the monthly checks. A VA study said, that veterans generally "are completely unaware that the program exists." For details go to www.smartconsumergroup.com/vapension.htm



OTHER VETERANS BENEFITS – Download the VA Benefit Pamphlets

When you visit www.SmartConsumerGroup.com ensure that you click on the Military tab on the menu bar. Most of the topics covered include downloads of additional informative VA Benefits brochures including: **VA Home Loan Benefits, VA Benefits Summary, VA Benefits Summary for Disabled Veterans, and VA Dependents' and Survivors' Benefits.** Each page also includes helpful information and links to other veterans' benefits. **Please also view www.smartconsumergroup.com/VA-DIC.htm to see if you qualify for tax-free Dependency and Indemnity Compensation benefits.**

CREDIT REPORTS - Everyone is eligible for **FREE** credit reports. For details go to the authorized site: www.annualcreditreport.com. If you find an error on your report challenge it in writing and demand that the accuracy be verified. They must respond or remove the item in question - it's the law. Procedures to use to challenge credit errors are contained in your free reports.

CREDIT AGENCIES - If you need to contact any of the three nationwide consumer reporting companies:

- Equifax: 1-800-685-1111; www.equifax.com
- Experian: 1-888-EXPERIAN (397-3742); www.experian.com
- TransUnion: 1-800-916-8800; www.transunion.com

Keep your money safe and your credit clean by AVOIDING door to door sales pitches, any phone calls, letters, or postcards which tell you you've just won a free prize, or offers to pay you money for such things as stuffing envelopes. NEVER give your credit card or checking account number out over the phone unless you made the call. Learn and apply the Debt Roll-Up System on the SCG website.

IMPORTANT CONTACT INFORMATION:

Veteran's Administration Info Line	www.va.gov	1-800-827-1000
Student Guide to College Financial Aid	www.studentaid.gov	1-800-4FED AID (433-3243)
Social Security	www.ssa.gov	1-800-772-1213
Poison Control Center	www.aapcc.org	1-800-222-1222
Animal Poison Control Center	www.asPCA.org/pet-care/animal-poison-control	1-888-426-4435

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