

**NATIONAL EXECUTIVE COMMITTEE  
OF  
THE AMERICAN LEGION  
October 6-7, 2021  
Indianapolis, Indiana**

**Resolution No. 16: Veteran and Servicemember Financial Protection  
Origin: Veterans Employment & Education Commission  
Submitted by: Veterans Employment & Education Commission**

WHEREAS, Servicemembers and veterans are frequently targeted for their benefits by unscrupulous organizations such as for-profit schools, sham charities, and other entities; and

WHEREAS, Servicemembers, veterans, and their families have incurred over \$556 million in monetary losses since 2017 as a result of fraud according to the Federal Trade Commission (FTC); and

WHEREAS, The FTC used its authority to recoup approximately \$300 million in refunds for students defrauded by large for-profit schools which have historically targeted military members and their families; and

WHEREAS, In April 2021, the U.S. Supreme Court ruled that the FTC can no longer use section 13(b) of the Federal Trade Commission Act to return monetary losses to victims of fraud; and

WHEREAS, The FTC's ability to recoup funds for victims including veterans and military families of fraud has greatly diminished, creating an incentive for bad actors to continue predatory practices; now, therefore, be it

**RESOLVED, By the National Executive Committee of The American Legion in regular meeting assembled in Indianapolis, Indiana, on October 6-7, 2021, That the American Legion supports veterans and military families' right to participate in financial settlements by reaffirming the authority of the Federal Trade Commission to recover monies for victims of fraud; and, be it finally**

**RESOLVED, That the American Legion supports the Federal Trade Commission's efforts to prevent the targeting of servicemembers, veterans, and their families for their benefits by unscrupulous actors.**