



NEW JERSEY DIVISION OF CONSUMER AFFAIRS

(/)



Alert X

The Division of Consumer Affairs is aware that users are experiencing technical difficulties with the Charities Registration Portal and is working to resolve them. Please contact us at Charitiesportalsupport@dca.njoag.gov (mailto:Charitiesportalsupport@dca.njoag.gov) if you need assistance. Response times may be longer than usual.

Alert X

Scam Alert

The Division of Consumer Affairs (“Division”) is issuing an immediate warning to all licensed professionals. A dangerous new scam is actively targeting licensees and applicants, attempting to trick individuals into downloading malicious software.

This scam falsely instructs email recipients to download a “new license software.” **Clicking on the link in the email and following the instructions may result in the automatic download of malicious software onto your device.** Linked here (<https://www.njconsumeraffairs.gov/Documents/Scam-Alert-Redacted-Email-052025.pdf>) is a copy of the fraudulent email.

The Division **does not utilize or require any new software downloads for license renewal or application processes.** Furthermore, the Division will **NEVER** request that applicants or licensees download software onto their devices.

Please never click on any suspicious links. Immediately report any email or text you receive containing this or a similar message. We strongly encourage you to report the email to DCA at askconsumeraffairs@dca.njoag.gov (mailto:askconsumeraffairs@dca.njoag.gov) or 973-504-6200. You may also report the email to the Division of Criminal Justice at dcjtipline@njdcj.org (mailto:dcjtipline@njdcj.org) or 800-277-2427, or to the Federal Trade Commission (FTC) at ReportFraud.ftc.gov (ReportFraud.ftc.gov).

Alert X

On January 16, 2024, Governor Phil Murphy signed the **New Jersey Data Privacy Law** (https://www.njleg.state.nj.us/bill-search/2022/S332/bill-text?f=PL23&n=266_), P.L. 2023, c. 266. The law went into effect on January 15, 2025. Please click on this **Frequently Asked Questions**

(<https://www.njconsumeraffairs.gov/ocp/Pages/NJ-Data-Privacy-Law-FAQ.aspx>) link to learn more about the new law and your rights under it.

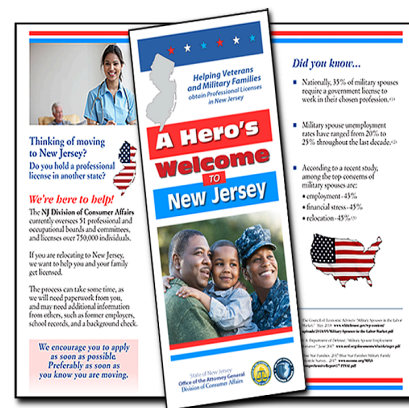


Military Outreach and Support

The Division of Consumer Affairs expresses New Jersey's gratitude and commitment to service members and their families through programs and educational materials specifically designed to support and protect them. From providing information on scams targeting active and retired military members and their families, to streamlining the process for obtaining professional and occupational licenses for those relocating or returning to New Jersey, the Division is working hard to provide resources for the dedicated members and families of the U.S armed forces.

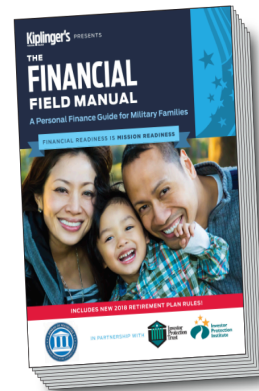
A Hero's Welcome to NJ

Aimed at providing smooth transitions for military families and veterans relocating to New Jersey, this program helps military spouses who hold professional licenses in other States become licensed in New Jersey, so they can quickly find work in their chosen professions. The program also assists veterans obtain licensure for post-military careers in New Jersey.



- **Helping Veterans and Their Families Obtain Professional Licenses in New Jersey**
(/military/Documents/New-Jersey-Professional-and-Occupational-Licensinf-for-Service-Members-and-Their-Spouses-web.pdf)

The Financial Field Manual: A Personal Finance Guide for Military Families



This guide is made available to assist military families with the financial challenges they face. Because military families often have to plan moves on short notice and often have to face the deployment of family members to combat zones, military families face unique challenges. This guide was developed jointly by Kiplinger's magazine, the Investor Protection Trust and the Investor Protection Institute. The New Jersey Bureau of Securities can provide access to this guide in a pdf version or in hard copy upon request from the Bureau.

- **The Financial Field Manual: A Personal Finance Guide for Military Families**
([/bos/Documents/The-Financial-Field-Manual-A-Personal-Finance-Guide-For-Military-Families.pdf](#))

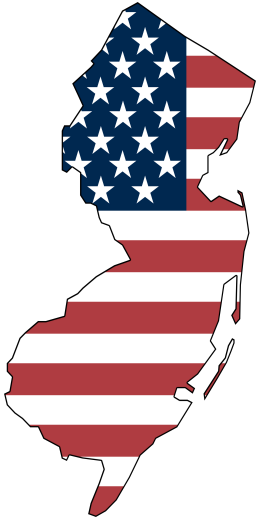
A Salute to Smart Investing

Learn the basics to keep your finances in line. When you're in the military, life can change quickly. You could be deployed or relocated to a new duty base. You could be promoted, with an increase in pay grade. You could marry, have children, or get divorced.



The better shape your finances are in, the easier it will be to move smoothly from one stage of your life to the next. So, if you're not already in the driver's seat on the road to a secure financial future, it's time to shift gears.

- **A Salute to Smart Investing (English** ([/bos/bosforms/A-Salute-to-Smart-Investing-Brochure.pdf](#)) **/ Spanish** ([/bos/bosforms/A-Salute-to-Smart-Investing-Brochure-Spanish.pdf](#)))



Defending Our Heroes

This anti-fraud educational initiative is aimed at protecting veterans and active-duty services members from a host of scams targeting them and their families. The program combines online information, public outreach, and educational materials to promote awareness of financial fraud schemes and provide tips on how to avoid falling victim to them.

- **Current Scams to Watch Out For** (</military/Documents/current-scams-targeting-military1.pdf>)
Descriptions of scams arising from: Veterans Charities Scams; Veterans Affairs, Defense Finance and Accounting Services ("DFAS"), or VA Hospital Phishing Scams; U.S. Army CID Phishing Scams and tips on how to avoid such scams.
- **Additional Scams to Watch Out For** (</military/Documents/current-scams-targeting-military2.pdf>)
Descriptions of scams arising from "Paying for Free Services" Scams; Discount Scams; Fake Jobs Scams.
- **"Military" Scams Targeting the General Public** (</military/Documents/current-scams-targeting-military2.pdf>)
Descriptions of scams arising from: Funds for Service Members Scams; Online Dating Scams; Charities Scams; Online Dating Scams; Saddam Hussein/Osama Bin Laden Hidden Fortune and tips on how to avoid such scams.
- **Ten Red Flags that it Might Be a Scam** (</military/Documents/ten-red-flags-for-military.pdf>)
A simple list of red flags for active service members and veterans to watch out for when they are solicited in person, by phone call, by mail, or through the internet.
- **Important Contact Information** (</military/Documents/military-contact-information.pdf>)
Use these contacts if you suspect FRAUD.
- **File a Complaint** (</Pages/Consumer-Complaints.aspx>)

Division

[Division Home \(/Pages/default.aspx\)](/Pages/default.aspx)

[Consumer Protection \(/ocp/Pages/default.aspx\)](/ocp/Pages/default.aspx)

[Licensing Boards \(/Pages/Board-Committee-Complaint-Forms.aspx\)](/Pages/Board-Committee-Complaint-Forms.aspx)

[File a Complaint \(/Pages/Consumer-Complaints.aspx\)](/Pages/Consumer-Complaints.aspx)

[Adoptions & Rule Proposals \(/Pages/adoptions.aspx\)](/Pages/adoptions.aspx)

[Internship Opportunities \(/Pages/Internship-Program.aspx\)](/Pages/Internship-Program.aspx)

Department

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RSS

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