



## New Year, New Finances!

BY BETTER BUSINESS BUREAU

Is your New Year’s Resolution to get out of debt? Improving your finances and increasing your savings is a common goal on January 1, but it’s not always easy. If you want to get your finances in order in 2020 and stick to your New Year’s Resolution, follow these tips from your BBB.

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## Military Families, Plan Now to Reach Your Financial Goals

BY MILITARY ONESOURCE

You have a unique vision of what you want the future to look like. Maybe you want to buy a home, send your children to college or you’re looking toward retirement. When it comes to planning for your “some-day” expenses, they become a lot more attainable if you start planning and saving early. Here are four common long-term goals that you can start planning for now.

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## New Survey: Unexpected Expenses the Biggest Challenge Military Savers Face in Building a Nest Egg

BY ANGELA CABAN, MILITARY SAVES

Twenty-four percent of respondents listed debt repayment as their top savings goal, according to a recent survey by Military Saves. It was the first time in nearly a decade that retirement savings was not at the top. The [2019 Military Saves Saver Survey](#) details the saving habits and challenges of military service members, military spouses, and veterans.

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# VETERANS BENEFITS BANKING PROGRAM

Veterans and their beneficiaries now have additional options for receiving VA benefits via direct deposit, as well as access to financial services at participating banks.



## VA Introduces New Direct Deposit Options for Veterans and Beneficiaries

The U.S. Department of Veterans Affairs (VA), in partnership with the Association of Military Banks of America (AMBA), launched the Veterans Benefits Banking Program (VBBP), available starting December 20. The program will provide veterans and their beneficiaries the chance to safely, reliably, and inexpensively receive and manage their VA monetary benefits through financial services at participating banks.

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## Scam Alert: Phishing Emails Target Shoppers with Post-Holiday Offer

BY BETTER BUSINESS BUREAU

The holiday shopping season may be over, but scammers aren't calling it quits yet. Con artists are sending phony emails and texts that look like messages from major retailers instructing you to redeem the reward points accrued during your holiday shopping.

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## BBB Tip: Avoiding Ticket Scams

BY BETTER BUSINESS BUREAU

With the 2020 Super Bowl around the corner, NFL football fans across the country will be looking for tickets to see their teams play in Miami. Watch out! Ticket scammers try to fool unsuspecting fans into buying fake tickets. Here is what you need to know about online ticket purchases.

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# Getting Bombarded by Scam Calls? You're Not Alone.

BY JIM KREIDLER, FEDERAL TRADE COMMISSION

The Social Security Administration (SSA) scam is the number one scam reported to the FTC right now. As soon as a caller threatens you, or demands you pay them with a gift card or by wiring money, it's a scam. Even if the caller ID tells you otherwise.

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## Student Loan Debt Relief

BY CAROL KANDO-PINEDA, FEDERAL TRADE COMMISSION

Are you repaying education-related loans? According to the Pew Research Center, about one-third of adults under age 30 have student loan debt. You've probably seen ads from companies promising to help with that debt. Some of the companies that promise help are outright scams. Here are some tips to avoid a student loan debt relief scam.

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