



## **BBB Tip: 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, especially this year. If you are in debt, you’re not alone. With COVID-19 causing budgets to be stretched in many households, total American household debt is only rising. Although getting out of debt, especially credit card debt, may seem daunting, it can start you on the road to financial freedom and wealth creation.

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## **How to create a financial plan for every phase of life**

BY MILITARY ONESOURCE

A financial plan is a comprehensive statement of your financial goals and objectives that includes a detailed saving and investing strategy designed to help ensure your long-term security and well-being. A financial plan helps you evaluate your current financial state, identify goals for your future and make a concrete plan for financial success. This plan can serve to prepare you for anything and gives you and your family a financial roadmap so you can focus on the mission.

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## **How to make a financial plan for your goals in 2021**

BY COURTNEY NAGLE, NATIONAL FOUNDATION FOR CREDIT COUNSELING (NFCC)

Given the difficult year that was 2020, it seems likely that many people will set New Year’s resolutions around their financial well-being. Because your finances are so important, you will want to make sure that you set yourself up for success and do not struggle to gain traction. The key to hitting your financial goals is to have a financial plan in place that gives you the structure you need to be successful.

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# Ten great ways to spend your second stimulus check

BY LILA QUINTILIANI, MILITARY SAVES

The federal government has started sending out the second round of stimulus checks (more formally called Economic Impact Payments). These may be the final round of payments to go out, so having a plan in place is key.

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## BBB Tip: Five resolutions for a fraud-free new year

BY BETTER BUSINESS BUREAU

Every year, millions of consumers fall prey to scams. Some lose money immediately, while others become the victims of identity theft that can lead to years of problems. Fortunately, there are practical resolutions you can make to help keep your wallet and identity safe in 2021.

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## BBB Scam Alert: A COVID-19 vaccine is available; here come the scams

BY BETTER BUSINESS BUREAU

As the COVID-19 vaccine distribution has now begun, [government officials expect scams to emerge](#). Watch out for everything from phony treatments to phishing messages. Reuters is reporting that [scammers are offering vaccine shots](#) on apps and through email.

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## Stimulus payments for people, not nursing homes

BY LOIS C. GREISMAN, FEDERAL TRADE COMMISSION (FTC)

If you, or someone you care about, lives in an assisted living facility or nursing home, read on. Because the bill funding the second round of Economic Impact Payments (EIPs) has now been signed into law. And, like last time, the money is meant for the person, not the place they might live.

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## Fraud Alert: Army CID Reports Rise in Impersonator Scams

BY KEVIN LILLEY, MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA)

The holiday season brought with it an uptick in “government impersonator scams,” according to Army Criminal Investigation Command (CID) – another dimension of fraud among many that have seen increases during the COVID-19 pandemic.

Earlier warnings from various government agencies stressed vigilance against [charity scams](#) or COVID-19 “[miracle cures](#).” Now, “scammers are getting creative and finding more opportunities for creating fake offers and phony fraud alerts by using the reputation of official government officials or agencies,” according to a [Jan. 5 CID press release](#).

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