



VETERANS VOICE

Winnebago County Department of Veterans Services Newsletter

March 2025

Take Charge of Your Financial Future With FINVET

For many Veterans, the transition to civilian life comes with challenges. One of the most pressing issues is financial stability. To help, VA has launched FINVET, the National Veterans Financial Resource Center. This [new website](#) helps support Veterans managing their finances. This is a one-stop website, making it easier for Veterans to find money resources, boost financial literacy, and navigate their financial journey.

FINVET was created by the VA Office of Mental Health and Suicide Prevention because financial well-being is related to better mental health and lower risk of suicide. In line with the VA Suicide Prevention Strategy, FINVET takes a proactive approach to strengthen protective factors. Their mission is to act as a bridge, linking Veterans to resources that empower them to better manage their money, so that every Veteran can earn more, save more, and keep their money safe.

Veterans can find valuable tools, calculators and worksheets to make managing money easier. Whatever your financial goals are, FINVET offers resources to guide you along the way.

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“We make a living by what we get, but we make a life by what we give.”

- Winston Churchill

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NATIONAL VETERANS FINANCIAL RESOURCE CENTER

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Why Visit FINVET

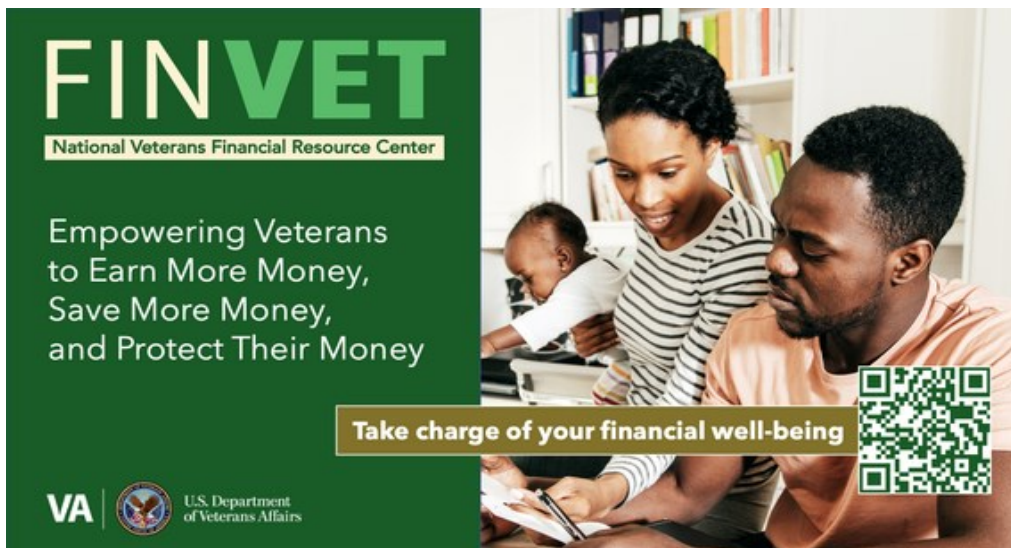
Here are the top five reasons why every Veteran should check out FINVET:

1. [Pay for Your Basic Needs](#). Find resources to help you pay for housing, food, transportation and more.
2. [Learn How to Save More](#). Learn how to create a budget, find discounts and reduce impulse spending.
3. [Increase Your Income](#). Find tools to help you increase your earning potential. This could mean looking for a job, going to school or making the most of your military benefits.
4. [Manage Debt Effectively](#). Learn how to build credit, lower bills and reduce debt so you can feel more in control.
5. [Protect Your Finances](#). FINVET can help you avoid scams, use safe banks and plan for the future.

Why FINVET Matters

The connection between financial stress and mental health is clear. Financial difficulties are linked to a higher risk of suicide and homelessness among Veterans. FINVET is designed to reduce that risk by providing Veterans with the knowledge and tools they need to feel financially secure. Financial security helps improve overall well-being and reduces the likelihood of financial distress.


Disclaimer: FINVET does not provide financial assistance. Also, their website is not for emergency or crisis intervention. Instead, FINVET helps connect you to financial resources and tools to improve financial well-being and financial literacy.



FINVET
National Veterans Financial Resource Center

Empowering Veterans to Earn More Money, Save More Money, and Protect Their Money

Take charge of your financial well-being



VA | U.S. Department of Veterans Affairs

MARCH IS NATIONAL CREDIT EDUCATION MONTH



National Credit Education Month

Credit - when a person agrees to borrow money and pay it off later - is a lot more than just a three-digit number, and having bad credit has real-world implications. It can affect a person's ability to buy a vehicle, where they can live, and even what jobs they can hold. Financial well-being is contingent on having a healthy credit score and an accurate credit report.

There are five factors that make up a credit score. In order of most to least impactful, they are:

- Payment history (35%) is how often you pay your bills on time.
- Credit utilization (30%) is how much of available credit you're using.
- Age of credit (15%), the number of inquiries (10%), and a person's credit mix (10%) make up the other third. Potential lenders like to see that a person has years of experience managing various credit accounts.

Your credit score is one thing, your credit report is another. It holds every detail of every credit account you've ever had. A credit report is what really decides whether you get approved for a loan or credit card. 1 in 3 Americans have errors on theirs. Check your credit report regularly. You can pull your credit report from Experian, Equifax, or TransUnion for free once per year at AnnualCreditReport.com.

Protecting Your Benefits Data From Fraudsters

It's crucial to recognize that fraudsters often target Veterans through various scams to gain access to Personally Identifiable Information (PII), resulting in identity theft. Identity theft occurs when someone steals personal information - such as Social Security Numbers (SSNs), bank account details, medical records and account numbers, or credit card information to commit fraud. This can lead to unauthorized purchases, drained bank accounts, and even fraudulent claims for benefits in your name. Identity theft can have severe consequences, impacting not only financial stability but also access to VA benefits.

Types of scams targeting personal data

- Generative Artificial Intelligence (AI) Scams: Fraudsters can use AI to create fake identities or impersonate real people, businesses or charities to access secure information and file claims for benefits. They may develop convincing voice or video messages for social engineering attacks to trick people into giving money to fraudsters.
- QR Code Scams: With the rise of contactless payment and information sharing, fraudsters use QR codes as a [quick scam](#). These codes may appear in emails, social media, flyers, websites or public places like parking meters, and direct users to phishing sites intended to steal personal data or request payment under false pretenses.
- Phishing: Phishing, also known as clickbait scams, comes in many forms, such as emails, phone calls, text messages, fake websites and advertisements, and social media videos. Clicking on links can lead Veterans to phishing sites designed to steal personal information, infect devices with malware, or request payment for nonexistent services. Veterans should be constantly vigilant, alert and skeptical to stay safe online. Veterans who share military service or employment information online put themselves at risk of phishing scams.
- Romance & Friendship Scams: Fraudsters create fake profiles on dating apps and social media platforms to befriend individuals. Once a connection is established, they gather personal details to later pressure potential victims with blackmail to gain PII, account numbers and passwords, or financial payment.

How you can secure your data

- Screen emails carefully and only open emails from senders you know and trust.
- Be cautious of popups and links on websites, emails and texts which can be used to infect your device with harmful malware.
- Limit the PII you post online, such as your address, date of birth, workplace or kinship details.
- Maximize privacy setting on all active social media accounts to protect information from unknown users.
- Do not accept friend or connection requests from individuals with only an online presence.
- Download strong antivirus software to protect yourself from malware attacks.
- Never send bank information or payment to "online only" friends or unverified entities. Fraudsters create an emergency, threatening to destroy your files or lock your account if you do not send payment. If you experience ransomware, do not respond to any threat, and report the incident immediately.
- Only scan QR codes from trusted sources.
- Veterans can contact their [local Privacy Officer](#) to file a complaint regarding an alleged VA privacy violation or for general privacy questions and concerns.

Taking proactive measures to secure personal data is one of the most effective ways to prevent identity theft and other types of fraud. For more information on fraud impacting Veterans' benefits, visit [Protecting Veterans From Fraud](#). If you experience fraud, file a report by visiting www.vsafe.gov or calling 833-38V-SAFE.

Upcoming Event



Military Veterans Museum and
Education Center's
Sixth Annual Corn Hole (Bean Bag)
Tournament

Tournament
Play.
Double
Elimination
Tournament
Trophies with
gift card for
1st, 2nd and
3rd Place!

Registration:
9:00 am
Game play
10 am.
\$15.00 Per
person.
Sign up with a
partner or
individually.

QUESTIONS:
Call (920) 891-
5188 or email
Dennisorseske
@gmail.com



Food and
Beverages
Available for
Purchase.
Please No
Carry-ins.

Saturday March 15th, 2025

Military Veterans Museum
and Education Center
4300 Poberezny Rd
Oshkosh, WI 54902

*All proceeds benefit the
Military Veterans Museum and Education Center.*

CONTACT US

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Veterans Service Office

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Stay informed about bene-
fits; join our e-mail list.
Send a request to:

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Visit us on the web at:

[www.winnebagoountywi.gov/
veterans](http://www.winnebagoountywi.gov/veterans)



www.facebook.com/WinnebagoCVSO

For a list of more events,
check out our [calendar](#) !