



# Office of the Staff Judge Advocate **LEGAL SERVICES** U.S. Army Japan and I Corps (Fwd)

## *New Tax Credit for Education*

Under the American Recovery and Reinvestment Act (ARRA), more parents and students will qualify for the AMERICAN OPPORTUNITY CREDIT (AOC) to pay for college expenses. The new credit modifies the existing Hope credit for tax years 2009 and 2010, making it available to a broader range of taxpayers, including many with higher incomes and those who owe no tax. It also adds required course materials to the list of qualifying expenses and allows the credit to be claimed for FOUR post secondary education years as oppose to two. Many of those eligible will qualify for the maximum annual credit of \$2,500 per student.

Taxpayers with a child attending college in a

Midwestern disaster area may choose to claim either a special expanded Hope credit of up to \$3,600 or the AOC, whichever offers the most tax advantage.

In addition to the AOC, the ARRA permits tax free college savings plans (called IRS 529 Plans) and prepaid tuition programs to be used to buy computer equipment and services.

For more information, please consult the IRS website, <http://www.irs.gov/newsroom/article/0,,id=213012,00.html>, or our tax specialist at Camp Zama's Legal Assistance Office, 263-4698 or email your inquiry to [TaxCenter@zama.army.mil](mailto:TaxCenter@zama.army.mil).

## *Caveat Emptor: Buyer Beware*

The holiday season is just around the corner and reports expect a flood gate of scams to open that will target overseas personnel who prefer internet shopping over host country shopping to reduce expenses.

November 30 is the busiest online shopping day for the United States. As shoppers gear up to shop in cyber convenience, criminals are gearing up to launch a multitude of scams online. Here are five things to keep a lookout for, and to avoid, this holiday season.

**Avoid fake e-cards: Strangers will never send their very best, unless it's new Malware.**

Fake "e-cards" arrive in many forms. Because everyone has that one relative that enjoys sending legitimate e-cards, you must be able to discern theirs from the malicious ones. If you don't recognize the sender, delete it. If the email is not addressed to you specifically, has a

generic greeting such as "Dear friend", or contains, "It's been a long time," delete it. If the link in the email directs you to download an executable program, delete it.

**Letters from Santa: Do some research before you mail off those letters.**

There are many services on the Internet that offer personalized letters from Santa Claus that can be mailed to your children, and many of them are legitimate. Unfortunately, many are not. If you like the idea of getting one of these letters for your children, it is very important to do your research. How long has the company been in business? Is their website newly registered? If so, be sure to check with the people at the Better Business Bureau, as they will be able to better inform you about the company's online reputation.

**PayPal/eBay Phishing**

Many people enjoy the convenience of shopping

**ZAMA LEGAL ASSISTANCE OFFICE**

Office of the Staff Judge Advocate  
USARJ  
Unit 45005 APO, AP 96343-5005  
DSN: 315 263-4698  
Commercial: 81-46-407-4698

***Caveat continued...***

online, as well as the convenience and trust of institutions such as eBay and its sister company, PayPal, for brokering their online purchases. The cybercriminals are well aware of these facts and are ready to take advantage of someone who is not paying attention. Although it is a year-round occurrence, an increase of emails linking readers to false eBay and PayPal log-in pages takes place during the holiday season. Often it is possible to run across such scams while just browsing around the internet. Stay alert, and ensure that if you do come across one of these log-in pages, you intended to be there in the first place. Also, avoid following links and type desired addresses directly into your browser.

**WE'RE ON THE WEB**

**HTTP://  
WWW.USARJ.ARMY.MIL/  
CMDSTAFFS/SJA/  
LAO.ASPX**

PROUD TO  
SERVE  
AMERICA'S  
FINEST MEN  
AND WOMEN

If you have any questions, comments, or suggestions, please contact the Legal Assistance Office at 263-4698.



**Camp Zama Legal Assistance Office**

***U.S. Embassy of Japan***  
***Camp Zama visit 18 Nov 2009***

**1000 - 1200: Embassy Presentation on Immigrant Visas for U.S. Military dependents in Japan:**

- **Family Visa Process** - Petition, Interview, children, stepchildren, adoptions, and Fiancée .
- **Common Issues:** Police certificates, medical exams, 3rd country nationals, and emergencies.



**1300 - 1630: Document Verification, Intake, and I-130 petition interviews.**

Limited appointments available, but walk-ins welcome on first come first serve basis.

Call 263-4698 to schedule your appointment, or visit our office.

Office of the Staff Judge Advocate  
USARJ & I Corps (F) Unit 45005 APO, AP 96343  
Building 101, Room CE 209  
DSN: 315 263-4698 Commercial: 81-46-407-4698

