

QUARTERLY ISSUES/PROGRAMS LIST


The following is a listing of some of the significant issues responded to by Radio Station WCBY-AM along with the most significant programming treatment of those issues for the period October 1 through December 31 2022. The listing is by no means exhaustive. The order in which the issues appear does not reflect any priority or significance.

Description of Issue	Program/Segment	Date(s)	Time(s)	Duration	Narration of Type and Summation of Program/Segment Content.
Residents obtaining information regarding events such as blood drives, health fairs, tourist events and gatherings.	The Community Calendar	October 1 through December 31 2022	9:15am; 12:15pm; 5:15pm, 9:10am, 12:10am Saturday s, 6,7,8,9:1 0am Sundays.	3 to 5 minutes	Sweets With Santa Cheboygan, Petoskey Salvation Army Christmas Dinner, Coast Guard Community Skate Cheboygan, St. Ignace Santa's Elves make it bake it, Santa Skate Petoskey, Great Lakes Chamber Orchestra Handel's Messiah, Gingerbread workshop St. Ignace Chamber, Kids Christmas Parts VFW St. Ignace, Feeding America Food Truck St. Ignace, Cheboygan Public Library Polar Express Christmas party, S'mores with Santa Camp Daggett, Christmas with Agee Familiar Salv Army Cheboygan, Cookies and Cocoa with Santa Inland Lakes HS, Holiday Fun on Trail Cheboygan, Colonial Christmas Fort Michilmackinac, Cheboygan Habitat for Humanity fund raiser; Cheboygan High School Drama play Miracle on 34 th street, St. John Lutheran Church cookie sale, UP Blood Drive St. Ignace, Mackinaw City Christmas tree Lighting; Cheboygan Public Library Christmas Magic night; Onaway Chandler Park Tree Lighting, Stuff a Blue Good Cheboygan Walmart fundraiser, Boyne City Eagles Thanksgiving Dinner, Black River Church Thanksgiving dinner, Petoskey business open house, Harbor Springs tree lighting, Christmas Craft Sale Inland Lakes Highschool; Walloon Lake village lighting, Harbor Springs Holiday Open House, Parade of Lights Cheboygan, Holiday craft show Rogers City. Christmas In Heritage Village Mackinaw City, Cheboygan Hospitality Night, Harbor Springs tree lighting, Holiday Tree Lighting Charlevoix, Christmas in Indian River, Cheboygan Co Humane Society bake sale, Empty Bowls luncheon/Manna food project fundraiser, Brother Dan's Holiday Craft Show Petoskey, Holiday Festival Topinabee, ORV Safety Class Mackinac County Sheriff, Mackinac Island Christmas Bazaar, Mackinac County Animal Aid bake sale, Veteran's Day dinner Kof C Cheboygan, Harvest gathering stuff a blue goose Walmart Cheboygan, Feeding American Food Truck St. Ignace, Trick or treat hours in local communities, Bikes for tikes spaghetti dinner Onaway, Mackinaw City Lions Club Soup & bread Bowl fundraiser, Mackinac Co kids Coat Give a way Zion Lutheran Church, Petoskey Night at the Library fund raiser, Great turtle run Mackinac Island, Rotary fall fest Petoskey, Apple Fest Charlevoix, Petoskey Salvation Army open house, Salvation Army Food Pantry food drive Family Fare Cheboygan, Fort Fright Colonial Michilmackinac, Chalk the walk Boyne City District

Signature  Date Posted to Public File - 1/9/23

QUARTERLY ISSUES/PROGRAMS LIST

Community and regional Information.	Local newscasts.	October 1 through December 31 2022	6:05, 7:05, 8:05, 9:05, 12:05, 5:05PM weekday and 12:05pm Saturday	2 to 4 minutes	Library Fund Raiser. Local newscasts covering local and regional stories
Michigan information	Michigan News Network	October 1 through December 31 2022	6:40, 7:40, 8:40, 9:20, 10:40, 11:40, 12:40, 1:40, 2:40, 3:40, 4:40, 5:40pm weekday	1 minute	State and regional news from the Michigan News Network
National and world news	CBS Radio News	October 1 through December 31 2022	Hourly	5 minutes	National and world news from CBS Radio News
Obituaries	Daily Obituary Report	October 1 through December 31 2022	12:15pm weekday	1 to 3 minutes	Death notices and funeral arrangements from surrounding communities.
Health and well being information	The Daily Health Report	October 1 through December 31 2022	12:25pm weekday	1 to 2 minutes	COVID-19 information, healthy living information.

Signature  Date Posted to Public File - 1/19/23



Weekly Public Affairs Program

Call Letters: WCBY

QUARTERLY ISSUES REPORT, OCTOBER-DECEMBER, 2022

Show # 2022-40

Date aired: 10/2/22 Time Aired: 5 AM

Ted Rossman, Senior Industry Analyst at CreditCards.com

Recent interest rate hikes by the Federal Reserve are leading to substantially higher costs for anyone with credit card debt. Mr. Rossman said roughly half of American consumers are carrying a credit card balance from month to month, and the numbers are increasing due to inflation. He offered suggestions to try to pay down debt and consolidate balances with low- or no-interest credit cards.

Issues covered:
Personal Finance
Inflation

Length: 7:58

Marisa G. Franco, PhD, Assistant Clinical Professor in the Department of Psychology at the University of Maryland, author of *Platonic: How the Science of Attachment Can Help You Make - and Keep - Friends*

Many people, particularly men, have few friends. Prof. Franco discussed the critical importance of friendship, and how to make and keep friends in an era of distraction, burnout, and chaos. She said making friends, like cultivating any relationship, requires effort, and the idea of "friendships happening organically" is generally a myth. She outlined several specific, research-based steps to improve the number and quality of friendships.

Issues covered:
Mental Health

Length: 9:23

Arpita Ghosh, PhD, Assistant Professor of Educational Psychology at the University of Kansas

When veterans leave the military, they face a multitude of major challenges, including a transition into higher education or a new career field. Prof. Ghosh led a recent study that found that assistance typically designed to help civilian students are also effective for veterans. She talked about the strengths that veterans can bring to a company and outlined the resources that are available to veterans to make the transition.

Issues covered:
Veterans' Concerns
Career
Mental Health

Length: 5:09

Show # 2022-41

Date aired: 10/9/22 **Time Aired:** 5 AM

Sally Helgesen, women's leadership consultant and speaker, author of "*How Women Rise: Break the 12 Habits Holding You Back from Your Next Raise, Promotion, or Job*"

Ms. Helgesen believes that women face specific and different roadblocks from men as they seek to advance in the workplace. She discussed the most common errors made by women, and what they can do to get proper credit for their achievements at work. She also discussed how the #MeToo movement has affected job opportunities for women.

Issues covered:

Length: 8:43

Women's Issues
Career
Sexual Harassment

Sara Goldrick-Rab, PhD, Professor of Higher Education Policy and Sociology at Temple University

Prof. Goldrick-Rab was the lead author of study that found that 36 percent of students at 66 surveyed colleges and universities do not get enough to eat, and a similar number lack a secure place to live. She said skyrocketing college tuition and other fees, inadequate aid packages and growing enrollment among low-income students are some of the factors. She outlined several policy changes that could help.

Issues covered:

Length: 8:19

Poverty
Homelessness
Education

Anupam Jena, MD, PhD, Ruth L. Newhouse Associate Professor of Health Care Policy at Harvard Medical School, physician in the Department of Medicine at Massachusetts General Hospital, Faculty Research Fellow at the National Bureau of Economic Research Policy

It's an age-old axiom, but is joint pain, back pain or just a feeling in your bones a reliable predictor of rainy weather? Dr. Jena led a study that examined the question and he found no relationship between rainfall and aches or pains.

Issues covered:

Length: 4:39

Personal Health
Aging

Show # 2022-42

Date aired: 10/16/22 **Time Aired:** 5 AM

Stephen Smagula, PhD, Assistant Professor of Psychiatry and Epidemiology at the University of Pittsburgh

Prof. Smagula led a recent study that found that older adults with regular activity routines are happier and do better on cognitive tests. He said that his findings suggest that staying active all day and following the same routine each day are important for healthy aging and mental health.

Issues covered:

Length: 8:12

Aging
Personal Health

Catherine Pearlman, PhD, Associate Professor of Social Work at the University of Massachusetts Global, licensed clinical social worker, author of *"First Phone: A Child's Guide to Digital Responsibility, Safety, and Etiquette"*

Dr. Pearlman shared advice for parents of eight- to twelve-year-old children about digital safety. She talked about the inability of kids to recognize dangers online, the pros and cons of social media and how to maintain parental limitations on smartphone use. She also explained how to impress on kids that anything posted online can potentially haunt them forever.

Issues covered:

**Digital Safety for Children
Parenting**

Length: 9:05

James S W Wolffsohn, PhD, Professor of Optometry at Aston University in Birmingham, England

Digital eye strain is a widespread and growing problem for people of all ages. Prof. Wolffsohn led a recent study that tested the 20-20-20 rule: taking a screen break of at least 20 seconds, every 20 minutes, to look at least 20 feet away. He found the practice does help ease some of the symptoms of prolonged computer use, and he suggested ways to take breaks frequently enough.

Issues covered:

**Personal Health
Media**

Length: 5:08

Show # 2022-43

Date aired: 10/23/22 Time Aired: 5 AM

Caroline Tocci, President & Co-Founder/Director of The Vanessa T. Marcotte Foundation, which advocates for safety awareness to prevent violence, objectification and harassment against women

Ms. Tocci's cousin, Vanessa Marcotte, was a 27-year-old woman who, while running on a rural road in Princeton, Massachusetts, was assaulted and murdered in 2016. She offered safety tips for women to avoid violence or harassment, particularly when running. She said apps are available to track a runner's location and share it with emergency contacts. She also explained how a woman should choose routes or schedules for a run.

Issues covered:

**Crime
Women's Issues**

Length: 6:56

Marta L. Tellado, PhD, President and CEO of Consumer Reports, author of *"Buyer Aware: Harnessing Our Consumer Power for a Safe, Fair, and Transparent Marketplace"*

Ms. Tellado discussed the rampant abuse of online privacy and the misuse of consumer data. She said the virtual monopolies held by four online companies are a genuine problem for privacy and consumers' rights. She believes that online algorithms are often biased towards people of color. She also discussed common misconceptions about safety testing and the mission of Consumer Reports.

Issues covered:

**Consumer Matters
Racial Bias
Online Privacy**

Length: 10:08

Frieda Birnbaum, PhD, research psychologist and psychotherapist, author of *“Life Begins At 60: A New View of Motherhood, Marriage, and Reinventing Ourselves”*

Dr. Birnbaum is the oldest woman in America to give birth to twins, and she shared her perspective on how and why parenting has changed tremendously in recent years. She explained why she and her husband chose to have more kids later in life, and what the pluses and minuses are to older parenting.

Issues covered:

Length: 5:10

**Parenting
Aging**

Show # 2022-44

Date aired: 10/30/22 **Time Aired:** 5 AM

Laura D. Quinby, PhD, Senior Research Economist at the Center for Retirement Research at Boston College

Dr. Quinby was a co-author of a Boston College brief that asked, “After 50 Years of Progress, How Prepared Are Women for Retirement?” She said that in the 50 years since Title IX’s passage, women have made major economic progress in education, earnings, and wealth, and that today, women who spend most of their lives single are as well prepared for retirement as married couples.

Issues covered:

Length: 6:56

**Women’s Issues
Retirement Planning**

Carl “Chip” Lavie, MD, Medical Director of Ochsner Health Cardiac Rehabilitation and Prevention in New Orleans

Cardiovascular disease is the leading cause of death in the U.S. across most races and ethnicities, and doctors routinely tell patients to change unhealthy lifestyles. However, Dr. Lavie’s research found that doctors shouldn’t take a one-size-fits-all approach to lifestyle counseling, especially for those within underserved or socioeconomically disadvantaged populations. He said customized counseling can achieve small but statistically meaningful improvements in blood pressure, cholesterol and body fat.

Issues covered:

Length: 10:08

**Personal Health
Minority Concerns**

Dana Thomson, PhD, Senior Research Scientist at Child Trends, a research organization focused on child poverty and public policy

With little public notice, child poverty in the U.S. fell by 59% between 1993 and 2019. She said lower unemployment rates, increases in single mothers’ labor force participation, and increases in state minimum wages accounted for about a third of the improvement, but that taxpayer dollars spent on social programs were also a major factor. However, disparities by race and ethnicity, natural origin and family structure persisted. She explained what other changes she believes are needed to continue the trend.

Issues covered:

Length: 5:10

**Child Poverty
Government
Minority Concerns**

Show # 2022-45

Date aired: 11/6/22 Time Aired: 5 AM

Annie Duke, co-founder of the non-profit student advocacy organization called The Alliance for Decision Education, author of "*Quit: The Power of Knowing When to Walk Away*"

Ms. Duke outlined behavioral science research that shows that we are psychologically biased to grit things out for too long, even when there are clear signs that we should quit. She offered examples of how a decision to quit is affected by whether someone is winning or losing, and why we tend to increase our commitment to a losing cause.

Issues covered:

Length: 9:29

Career

Personal Finance

Government Policies

Andrew King, Research Analyst for the Owner-Operator Independent Drivers Association Foundation

Federal regulators appear to be taking steps toward a speed limiter mandate for commercial motor vehicles in 2023. Mr. King discussed the potential safety concerns if trucks are forced to drive slower than other traffic, including a lack of passing speed, increased congestion, and being rear-ended. He said that a nationwide 60 or 65 mph limit for trucks would create even greater safety issues in the handful of states with speed limits as high as 85 mph for cars.

Issues covered:

Length: 7:52

Traffic Safety

Supply Chain

Annalise LaPlume Cognitive Neuroscience Postdoctoral fellow, Senior Research Scientist at Child Trends, a research organization focused on child poverty and public policy

Dr. LaPlume was the lead author of a study that found that lifestyle may be more important than age in determining dementia risk, no matter how old we are. She outlined the eight major lifestyle choices that influence brain health. She said just one of those factors could reduce cognition by the equivalent of up to three years of aging.

Issues covered:

Length: 5:10

Alzheimer's Disease

Personal Health

Show # 2022-46

Date aired: 11/13/22 Time Aired: 5 AM

Odis Johnson, Jr, PhD, Bloomberg Distinguished Professor of Social Policy and STEM Equity at Johns Hopkins University,

Dr. Johnson led a study that found that students at high schools with prominent security measures, such as metal detectors, contraband sweeps, drug testing and security cameras, have lower math scores, are less likely to attend college and are suspended more frequently compared to students in schools with less surveillance. He said the policies even affect the academic performance of students who haven't exhibited behavioral problems.

Issues covered:

Length: 9:41

Education

Minority Concerns

Government Policies

Nikita Shah, MD, Medical Oncology Team Leader for the Breast Care Center at the Orlando Health Cancer Institute

About 42,000 women die of breast cancer each year in the US. Dr. Shah shared the findings of a recent survey by her organization that found that 22% of women ages 35 to 44 have never gotten a mammogram and have no plans of getting one. She outlined the potential reasons behind this trend and why this is of such great concern. She also explained why African American women often face a more aggressive disease course when faced with a breast cancer diagnosis.

Issues covered:

Length: 7:42

**Personal Health
Women's Concerns
Minority Concerns**

Lewie Pugh, Executive Vice President of the Owner-Operator Independent Drivers Association, an advocacy organization for 150,000 independent truck drivers

Mr. Pugh talked about private and governmental efforts to recruit military veterans into the trucking industry. He said a lack of training often results in high turnover in trucking jobs. He also discussed his organization's "Truckers for Troops" fundraising program, which raises funds for care packages sent to military members serving in combat zones, as well as the Veterans Community Project to assist homeless veterans.

Issues covered:

Length: 5:05

**Veterans' Concerns
Transportation**

Show # 2022-47

Date aired: 11/20/22 Time Aired: 5 AM

Lizzy Pope, PhD, RDN, Associate Professor, Director - Didactic Program in Dietetics, University of Vermont

Prof. Pope led a recent study of the most viewed content on TikTok relating to food, nutrition and weight. She said the videos perpetuate a toxic diet culture among teens and young adults and that expert voices are largely missing from the conversation. She suggested resources for parents who are concerned about their child's weight and overall health.

Issues covered:

Length: 9:29

**Weight Loss
Social Media
Mental Health**

Patric Richardson, clothing and laundry expert, author of "*Laundry Love: Finding Joy in a Common Chore*," host of the Discovery+ Series "The Laundry Guy"

Mr. Richardson offered essential tips for getting laundry clean and making the experience more enjoyable. He talked about the environmental and health impacts of well-known laundry detergents and fabric softeners. He also offered suggestions of how to keep white clothes looking bright and how/when to remove stains.

Issues covered:

Length: 7:52

**Consumer Matters
Environment**

Karri Carlson, Vice President of Operations for Leadtail, a B2B social media services agency

LinkedIn scams and fake Instagram accounts targeting businesses and executives are growing rapidly. Ms. Carlson discussed the most common scams, how they can dramatically affect businesses and what managers and small business owners can do to protect their companies.

Issues covered:
Online Scams
Business

Length: 5:10

Disc # 2022-48

Date aired: 11/27/22 **Time Aired:** 5 AM

Philip Pauli, Policy and Practice Director of RespectAbility, a nonprofit organization dedicated to empowerment and self-advocacy for individuals with disabilities

Mr. Pauli said nearly 1 in 5 Americans live with some form of disability. He discussed some of the challenges they face, and explained how the Americans with Disabilities Act has improved many aspects of their lives. He also talked about the role that the media plays in perceptions of the disabled, and how technology improvements have improved mobility for many disabled people.

Issues covered:
Disabilities
Government Regulation

Length: 7:42

Natasha Ravinand, author of *"Girls With Dreams: Inspiring Girls to Code and Create in the New Generation"*

Only 29% of all science and engineering workers are female, and far fewer are minorities. Natasha Ravinand is a high school junior with a passion for STEM (Science, Technology, Engineering, and Math), who is striving to close the gender gap in tech. She talked about the reasons that girls lose interest in STEM subjects, and why the inclusion of women and minorities in technical workplaces is so important.

Issues covered:
Women's Issues
Minority Concerns
Education/STEM

Length: 9:23

John Schwartz, reporter at The New York Times, author of *"This is the Year I Put My Financial Life in Order"*

Mr. Schwartz talked about the reasons that Americans tend to procrastinate when it comes to their finances. He outlined simple changes consumers can make to simplify their financial accounts, particularly retirement savings. He also explained how to do a self-checkup of health insurance coverage.

Issues covered:
Retirement Planning
Senior Citizens

Length: 5:01

Show # 2022-49

Date aired: 12/4/22 Time Aired: 5 AM

Nate Brown, PhD, Professor of Mathematics, Penn State University

Prof. Brown led a study that found that black and Hispanic students who earn low grades in introductory science, technology, engineering, and math classes are less likely to earn degrees in these subjects than similar white or Asian students. He talked about the changes that could improve the problem. He said professors who teach introductory STEM courses need much more training in better teaching methods, in order to reach minority students.

Issues covered:

Length: 8:39

Equity

Minority Concerns

Higher Education

Michael F. Roizen, MD, Chief Wellness Officer and Chair of the Wellness Institute at the Cleveland Clinic, Professor of Medicine at the Cleveland Clinic Lerner College of Medicine, author of "*The Great Age Reboot: Cracking the Longevity Code for a Younger Tomorrow*"

Dr. Roizen believes that living to age 110 or 120 is within reach. He discussed the future of longevity, and how new scientific and medical advances are unlocking the ability for us to live younger, longer, and better. He said, in addition to a healthy diet and exercise, having social relationships is one of the biggest keys to slowing the aging process.

Issues covered:

Length: 8:45

Personal Health

Aging

Science

Eric Dahlin, PhD, Associate Professor in the Sociology department at Brigham Young University

It's easy to believe that robots are stealing jobs from human workers and drastically disrupting the labor market. However, Prof. Dahlin led a recent study that found that robots aren't replacing humans at the rate most people think. He noted that workplaces are integrating both employees and robots in ways that generate more value for human labor.

Issues covered:

Length: 5:01

Workplace Matters

Productivity

Technology

Disc # 2022-50

Date aired: 12/11/22 Time Aired: 5 AM

Lorenzo Cohen, PhD, Richard E. Haynes Distinguished Professor in Clinical Cancer Prevention and Director of the Integrative Medicine Program at the University of Texas MD Anderson Cancer Center in Houston, co-author of "*Anti Cancer Living*"

Cancer remains one of the leading causes of death worldwide, and within the next 20 years, the number of new cancer cases is expected to increase by 70 percent. Dr. Cohen believes that if Americans focused on social and emotional support, stress management, sleep, exercise, diet, and minimizing exposure to environmental toxins, 50 to 70 percent of cancers could be prevented.

Issues covered:
Cancer Prevention
Personal Health

Length: 8:51

András Tilcsik, PhD, Canada Research Chair in Strategy, Organizations, and Society, and Associate Professor of Strategic Management at the University of Toronto's Rotman School of Management, author of "*Meltdown: Why Our Systems Fail and What We Can Do About It*"

From train derailments and massive oil spills to bankruptcies and medical errors, system failures are all too common -- and they're becoming more frequent. Dr. Tilzscik explained the common denominator in these system meltdowns. He believes that the increasing complexity and lack of slack in our systems create conditions ripe for failure and corruption. He also explained why diversity in design teams is crucial in preventing serious failures.

Issues covered:
Disaster Preparedness
Diversity
Government Regulation
Transportation

Length: 8:17

Jas Booth, veteran, Founder of Final Salute, Inc, a non-profit organization that assists female veterans and their children who are struggling with homelessness

Ms. Booth shared her personal story of struggling with homelessness after her military career ended. She said her experience caused her to start Final Salute to help other women vets, especially those with children. She said her organization has helped more than 5,000 women veterans who are homeless or in domestic violence situations.

Issues covered:
Homelessness
Veterans' Concerns
Domestic Violence

Length: 5:02

Disc # 2022-51

Date aired: 12/18/22 **Time Aired:** 5 AM

Daniel Romer, PhD, Research Director of the Annenberg Public Policy Center, part of the Annenberg School for Communication at the University of Pennsylvania

Dr. Romer discussed annual media claims that the nation's suicide rate rises during the year-end holiday season. He has studied suicide trends for more than 20 years and has found that the average daily suicide rate during the holiday months is among the lowest of the year. He said slightly more than half of news stories that directly discussed the holidays and the suicide rate supported the myth. He explained why it is important to dispel the misinformation.

Issues covered:
Suicide
Media
Mental Health

Length: 8:35

Shawn P. McElmurry, PhD, PE, Professor and CEE Graduate Program Director in the Department of Civil and Environmental Engineering at Wayne State University in Detroit

About 30% of community water systems have some service lines that contain lead. Prof. McElmurry recently co-authored a study intended to assist state and local water authorities in making decisions

about where to prioritize funding for infrastructure improvements on drinking water lead service line replacement programs. He outlined other environmental risks related to the lead exposure issue, and steps consumers can take to protect themselves.

Issues covered:

Length: 8:48

**Water Quality
Infrastructure
Public Health**

Elise Allen, graduate student in educational studies at Ohio State University

Ms. Allen led a study of extracurricular activities for kindergarten students. She found that children of highly educated mothers were about twice as likely to take part in sports or other after-school activities as those of less educated moms. She also found that white kindergarteners were 2.6 times more likely to participate than children of other races. She explained the learning, achievement and social development benefits of these activities.

Issues covered:

Length: 5:09

**Early Childhood Education
Parenting
Minority Concerns**

Disc # 2022-52

Date aired: 12/25/22 Time Aired: 5 AM

Erin E. Murphy, expert on DNA and forensic evidence, Professor of Law at New York University

Prof. Murphy discussed the privacy and legal concerns raised by the Golden State Killer case, in which a notorious serial killer was captured 30 years after the crimes via DNA submitted to a publicly available genealogy website. She noted that the type of DNA testing used by genealogy sites is a much broader and more powerful tool than the version permitted in criminal justice databases. She also discussed recent advances that will make DNA testing much faster and even more useful to law enforcement.

Issues covered:

Length: 8:31

**Privacy Concerns
Criminal Justice
Legal**

David Ballard, PhD, Director of the American Psychological Association's Center for Organizational Excellence

The #MeToo movement gripped the nation and toppled major figures throughout society, but a study from the American Psychological Association found that in its aftermath, corporations took weak steps, at best, to prevent sexual harassment and inappropriate conduct. Mr. Ballard said most policy and training changes were aimed at limiting the liability of the company, rather than to effect real change. He found that organizations with women in senior leadership roles were much more likely to have taken new steps to prevent harassment and to encourage employees to report it.

Issues covered:

Length: 8:46

**Sexual Harassment
Women's Concerns
Workplace Matters**

Julie Jason, award-winning financial columnist, author of “*Retire Securely*”

Ms. Jason talked about the best ways to start to save for retirement, even for those struggling with student debt. She said it is critical to start young, because of the power of compounding. She also discussed common financial scams that consumers should be alert to.

Issues covered:

Retirement Planning

Personal Finance

Length: 5:04