

Financial Public File October 2014

Date=10/3/2014  
Time=3:30  
Slug=COLLEGE CENT\$

COLLEGE CENT\$ : WE'RE TALKING ABOUT COMMUNICATING WITH YOUR TEEN ABOUT MONEY BEFORE THEY GO TO COLLEGE.

Date=10/7/2014  
Time=4:30  
Slug=STUDENT LOAN TALKBACK

PEOPLE ARE WAITING LONGER AND LONGER TO SAY "I DO". AND IN A LOT OF CASES THESE DAYS, STUDENT LOAN DEBT IS PLAYING A ROLE. ACCORDING TO THE PEW RESEARCH CENTER, A RECORD NUMBER OF PEOPLE HAVE NEVER MARRIED. THE AVERAGE WOMAN IS 27 WHEN SHE'S MARRIED, THE AVERAGE MAN IS 29. LET'S TALK ABOUT THIS WITH JIM LOWELL CHIEF INVESTMENT OFFICER AT ADVISER INVESTMENTS.

Date=10/10/2014  
Time=3:30  
Slug=COLLEGE CENT\$

COLLEGE CENT\$: BLUE HILLS BANK (LILLY) JULIE BECKHAM, COMMUNITY RELATIONS OFFICER / FINANCIAL EDUCATOR, BLUE HILLS BANK  
TOPIC: PRACTICAL ADVICE WHEN ACCEPTING YOUR FIRST JOB. THINGS TO CONSIDER: SALARY, BENEFITS (HEALTH INSURANCE - DENTAL), LIVING SITUATION (HOME, ROOMMATES), COMMUTE (CAR, GAS, PARKING, TRANSIT)

Date=10/10/2014  
Time=3:15  
Slug=AT&T SETTLEMENT

IN THE LARGEST SETTLEMENT OF ITS KIND, AT&T'S WIRELESS UNIT WILL PAY 105-MILLION-DOLLARS IN FINES AND CONSUMER REFUNDS FOR BILLING CUSTOMERS FOR SERVICES THEY DID NOT AUTHORIZE. THIS SETTLEMENT IMPACTING MILLIONS OF CONSUMERS. JOINING US NOW IS BARBARA ANTHONY, UNDERSECRETARY OF CONSUMER AFFAIRS FOR THE STATE OF MASSACHUSETTS.

Date=10/16/2014  
Time=3:30  
Slug=MARKET TROUBLE

THERE HAS BEEN GROWTH IN THE ECONOMY--GAS PRICES ARE DOWN AND THE DEFICIT IS AT ITS LOWEST LEVEL IN YEARS. SO WHY THE WILD SWINGS ON WALL STREET? THE DOW WAS DOWN 460 AT ONE POINT YESTERDAY--IT CLOSED DOWN 173--THE 5TH STRAIGHT DAY OF LOSSES. JOINING US TO HELP MAKE SENSE OF ALL OF THIS MATTHEW RODDY--VICE PRESIDENT AND PORTFLIO MANAGER FOR THE ROCKLAND TRUST INVESTMENT GROUP.

Date=10/17/2014  
Time=4:00  
Slug=FUEL EDUCATION TALKBACK

IT'S HARD FOR A LOT OF PEOPLE TO AFFORD COLLEGE THESE DAYS. NOW A PROGRAM CALLED "FUEL EDUCATION" AIMS TO HELP LOW-INCOME FAMILIES. WE HAVE THE CEO FOUNDER OF THE PROGRAM, BOB HILDRETH WITH US ALONG WITH TRACY AGUILA - WHO PARTICIPATED IN IT.

Date=10/21/2014  
Time=4:00  
Slug=HOLIDAY DEBT

THE HOLIDAYS ARE QUICKLY APPROACHING. AND THAT MEANS IT'S TIME TO SPEND MONEY. BUT THIS YEAR CONSUMER DEBT IS ON THE RISE. PEOPLE ARE BORROWING MORE AND MORE TO FINANCE COLLEGE, CARS AND OTHER THINGS. SO, HOW CAN PEOPLE STILL AFFORD GIFTS THIS HOLIDAY SEASON? WITH US NOW IS JEFF DIMATTEO, PARTNER AT AMERICAN PROFIT RECOVERY.

Date=10/22/2014  
Time=4:00  
Slug=PHARMACY COPAY

CVS PHARMACY WAS APPLAUDED BY HEALTH ADVOCATES FOR PULLING TOBACCO FROM STORE SHELVES EARLIER THIS YEAR. IT'S A MOVE THE COMPANY ADMITS WILL COST THEM MILLIONS IN BUSINESS, AND IT OPENS UP THE POSSIBILITY INSURANCE COMPANIES MAY WANT TO DEAL -ONLY- WITH TOBACCO FREE PHARMACIES. TO TALK ABOUT HOW THAT WILL AFFECT YOUR BOTTOM LINE IS JON CHESTO - MANAGING EDITOR WITH THE BOSTON BUSINESS JOURNAL.

Date=10/23/2014  
Time=4:00  
Slug=MORTGAGE NEWS

IT APPEARS THINGS ARE TURNING AROUND IN THE REAL ESTATE MARKET--BUYERS NOW HAVE THE LEVERAGE. AND THERE IS MORE GOOD NEWS FOR BUYERS--ITS NOW EASIER TO GET A MORTGAGE. REAL ESTATE EXPERT ANTHONY LAMACCHIA FROM MCGEOUGH LAMACCHIA REALTY IS HERE TO EXPLAIN.

Date=10/27/2014  
Time=4:00  
Slug=AVOID TAX-TIME SURPRISES

NO ONE LIKES SUPRISES AT TAX TIME. AND EVEN THOUGH WE'RE MONTHS AWAY UNTIL YOU HAVE TO FILE WITH THE I-R-S, NOW IS THE TIME TO MAKE CHANGES TO AVOID ANY MISTAKES. JOINING US FROM OUR BEACON HILL STUDIO IS IRS MEDIA RELATIONS SPECIALIST FOR NEW ENGLAND, PEGGY RILEY.

Date=10/28/2014  
Time=3:00

Slug=TAKING OUT 401K'S

THE I-R-S ANNOUNCING THAT PEOPLE YOUNGER THAN 50 ENROLLED IN 401-K PLANS WILL BE ABLE TO DEPOSIT UP TO 18-THOUSAND IN THEIR ACCOUNTS IN 2015. THAT'S AN INCREASE OF \$500 FROM THIS YEAR. THOSE 50 AND OLDER CAN TOSS IN AS MUCH AS 24-THOUSAND DOLLARS IN, A ONE-THOUSAND DOLLAR INCREASE. BUT ONE OF THE BIGGEST PROBLEMS WITH RETIREMENT ACCOUNTS HAS NOTHING TO DO WITH HOW MUCH IS DEPOSITED, RATHER, HOW MUCH IS TAKEN OUT PREMATURELY.