

Financial Public File January 2014

Date=1/1/2014

Time=4:52

Slug=WHAT NOT TO CUT

IT'S DAY ONE OF 2014 AND ALREADY WE'RE ALL TRYING TO FIGURE OUT HOW TO PAY OFF ALL THE BILLS WE RACKED UP FROM CHRISTMAS. HOW DO YOU BUDGET SMART FOR THE NEW YEAR, AND WHAT SHOULDN'T YOU CUT FROM YOUR BUDGET? FOX 25'S JOY LIM NAKRIN SPOKE WITH AN EXPERT.

Date=1/7/2014

Time=3:45

Slug=STUDENT LOANS

THE COST OF COLLEGE KEEPS GOING UP AND SO DOES STUDENT DEBT. NEW DATA SHOWS MORE THAN 70-PERCENT OF COLLEGE GRADUATES HAD STUDENT LOAN DEBT. THE AVERAGE IN MASSACHUSETTS, 28-THOUSAND DOLLARS. THAT'S THE 12TH HIGHEST IN THE UNITED STATES. THE GLOBE REPORTS 2012 GRADUATES OF SMALLER SCHOOLS IN MASSACHUSETTS LIKE WHEELOCK COLLEGE, ANNA MARIA COLLEGE, BECKER COLLEGE, AND CURRY HAD AVERAGE STUDENT DEBTS OF MORE THAN 40-THOUSAND DOLLARS. WE BRING IN JIM LOWELL FINANCIAL EXPERT AND CHIEF INVESTMENT OFFICER WITH ADVISER INVESTMENTS.

Date=1/7/2014

Time=4:00

Slug=MASS TAXPAYER TALKBACK

YOU WORK HARD FOR YOUR MONEY. SO WHERE ARE YOUR TAX DOLLARS GOING? A NEW REPORT IS OUT AND IT SHOWS A BUDGET SQUEEZE. TOWNS AND CITIES ARE PAYING MORE FOR PENSIONS, HEALTH CARE AND DEBT SERVICE THAN THEY ARE MAKING. JOINING US NOW TO TALK ABOUT THIS IS THE PRESIDENT OF THE MASSACHUSETTS TAXPAYERS FOUNDATION MICHAEL WIDMER.

Date=1/8/2014

Time=2:30

Slug=GERRI WILLIS

THE HOLIDAYS AREN'T OVER YET FOR RETAILERS. SALES ARE PROJECTED TO HIT RECORD LEVELS FROM CONSUMERS CASHING IN ON THEIR GIFT CARDS. BUT IF YOU THINK SPENDING THOSE CARDS IS AS SIMPLE AS SHOPPING, THINK AGAIN. GERRI WILLIS IS HERE TO REVEAL THE SECRETS RETAILERS AREN'T TELLING YOU.

Date=1/9/2014

Time=4:00

Slug=FINANCIAL BULLYING

IF YOUR NEW YEAR'S RESOLUTION IS TO GET YOUR FINANCES IN ORDER, YOU'RE IN GOOD COMPANY. MORE THAN HALF OF ALL AMERICANS ARE IN THE SAME BOAT. AND FOR MANY COUPLES - BUDGETING CAN CAUSE A LOT OF TENSION - ESPECIALLY IF

YOU HAVE A "FINANCIAL BULLY IN THE HOUSE." JEFF CUTTER FROM CUTTER FINANCIAL GROUP IS JOINING US WITH ADVICE.

Date=1/14/2014

Time=4:00

Slug=DEBIT CARD DON'TS

IF YOUR NEW YEAR'S DIET IS OF THE "FINANCIAL" VARIETY FOR 2014, YOU MAY BE CUTTING BACK ON THE CREDIT AND SPENDING THE CASH IN YOUR CHECKING ACCOUNT INSTEAD, WITH DEBIT CARDS. SMART, RIGHT? WELL, MAYBE NOT. ALMOST ALL OF US KNOW SOMEONE WHOSE PERSONAL INFORMATION WAS COMPROMISED IN THE TARGET HACKING SCANDAL. BUT THE DIVIDING LINE FOR THE VICTIMS MAY BE WHETHER THEY CHOSE CREDIT OR DEBIT IN THE CHECK-OUT LANE. RON SHEVLIN A SENIOR ANALYST WITH AITE GROUP WARNS THERE ARE SOME PLACES WHERE USING DEBIT IS A BAD IDEA.

Date=1/15/2014

Time=4:00

Slug=INCOME INEQUALITY

FAMILIES ARE WORKING HARDER TRYING TO MAKE ENDS MEET--BUT LOTS OF FAMILIES FIND THEMSELVES SPINNING THEIR WHEELS NOT BEING ABLE TO GET AHEAD. THE PRESIDENT FEELS A LOT OF THIS IS RELATED TO INCOME INEQUALITY-- BUT WHAT IS IT, AND IS IT SOMETHING THAT IS KEEPING FAMILIES FROM GETTING AHEAD. WE'RE JOINED THIS MORNING BY PROFESSOR BRAD HARRINGTON, THE EXECUTIVE DIRECTOR OF THE BOSTON COLLEGE CENTER FOR WORK AND FAMILY.

Date=1/20/2014

Time=4:00

Slug=ESTATE PLANNING

THAT BROTHER HEARTBROKEN. HIS NIECE AND NEPHEW JUST LOST THEIR MOM AND DAD WITHIN MONTHS. THE CANTON COUPLE PASSED AWAY, LEAVING THE SIX YEAR OLD AND THREE YEAR OLD IN THE CARE OF FAMILY. IT'S A TRAGIC AND UNTHINKABLE SITUATION. BUT IT DOES MAKE YOU STOP AND THINK ABOUT WHETHER YOU'VE PLANNED ENOUGH FOR YOUR OWN FAMILY'S FUTURE. JOINING US IS ATTORNEY JOBE-LYNN YOUNGER, MANAGER OF THE TRUSTS AND ESTATES ADMINISTRATION DEPARTMENT WITH THE BOSTON LAW FIRM CUSHING AND DOLAN. WHAT FINANCIAL STEPS SHOULD A PARENT MAKE IN CASE OF A SITUATION LIKE THIS?

Date=1/21/2014

Time=4:00

Slug=IRS TROUBLE

HAVE A QUESTION ABOUT YOUR TAXES? IF YOU CALL THE IRS TO ASK IT, THERE'S A GOOD CHANCE THAT YOU MAY NEVER GET AN ANSWER. A NEW REPORT FINDS THE IRS ONLY ANSWERED 61 PERCENT OF THE CALLS IT RECEIVED LAST YEAR. THAT MEANS 20 MILLION AMERICANS CALLED THE IRS AND NO ONE PICKED UP. UNFORTUNATELY IT'S UNLIKELY THAT THINGS ARE GOING TO GET BETTER THIS YEAR. HOW CAN YOU PREPARE?

Date=1/29/2014

Time=2:00

Slug=THE WILLIS REPORT

IT DOESN'T SEEM TO BE GETTING ANY WARMER OUT THERE. AND AMERICANS ACROSS THE COUNTRY HAVE NEEDED TO REALLY FIRE UP THAT FURNACE THIS WINTER. SO WHAT'S THE WEATHER REALLY DOING TO YOUR UTILITY BILL? AND IS THERE ANYTHING YOU CAN DO TO MELT SOME OF THAT COST? GERRI WILLIS FROM THE FOX BUSINESS NETWORK JOINS US WITH INSIGHT.