

Financial Public File March 2014

Date=3/4/2014

Time=4:00

Slug=LOANS FOR CASH

USING STUDENT LOANS TO HELP PAY FOR EXPENSES THAT HAVE NOTHING TO DO WITH SCHOOL. IT APPEARS SOME FIND THE LOWER RATE OF A STUDENT LOAN AS AN ATTRACTIVE WAY TO GET CHEAPER CASH. ACCORDING TO THE DEPARMENT OF EDUCATION, IT'S A NEW TREND, WHICH IS ADDING TO STUDENT DEBT WITHOUT THE PAYOFF OF A DIPLOMA. WE'RE JOINED THIS MORNING JENNIFER WOLFSBERG WITH CENTERPOINT ADVISORS IS JOINING US.

Date=3/5/2014

Time=4:00

Slug=TRAFFIC ECONOMICS

THE MORE PEOPLE ON THE ROAD, THE SLOWER THE COMMUTE. BUT COULD TRAFFIC SIGNAL SOMETHING POSITIVE? IT'S CALLED "TRAFFIC JAM ECONOMICS," AND THIS MORNING, JON CHESTO MANAGING EDITOR OF THE BOSTON BUSINESS JOURNAL PLAYS THE ECONOMIST.

Date=3/12/2014

Time=2:45

Slug=GERRI WILLIS

THE TAX MAN IS COMING! IT'S THAT TIME OF YEAR ONCE AGAIN, BUT ARE YOU MISSING OUT ON DEDUCTIONS THAT COULD SAVE YOU MORE OF YOUR HARD EARNED MONEY? GERRI WILLIS WITH FOX BUSINESS NETWORK IS HERE TO LET US KNOW ABOUT THE MOST OVERLOOKED TAX DEDUCTIONS.

Date=3/17/2014

Time=4:30

Slug=BITCOIN TALKBACK

BOSTON'S FIRST BITCOIN ATM MACHINE HAS BEEN INSTALLED AT SOUTH STATION. AND IF YOU HAVEN'T HEARD OF IT BY NOW, BITCOIN IS A TYPE CURRENCY NOT AFFILIATED WITH A COUNTRY OR A BANK, THAT CAN BE SOLD ANONYMOUSLY. IT'S BEEN CREATING QUITE A BIT OF CONTROVERSY. THOSE CURIOUS ABOUT THIS VIRTUAL CURRENCY, BEWARE. THE STATE OFFICE OF CONSUMER AFFAIRS AND BUSINESS REGULATION HAS JUST ISSUED AN AVISORY. HERE TO EXPLAIN IS UNDERSECRETARY BARBARA ANTHONY.

Date=3/19/2014

Time=4:00

Slug=MAKE MOST OF 401K

THE 401-K IS HOW MOST AMERICANS FUND THEIR RETIREMENTS--AND MOST COMPANIES OFFER TO MATCH A PORTION OF SAVINGS--MAKING IT A NICE PERK FOR WORKERS. BUT SOME BUSINESS ARE GETTING CUTE WITH THE WAY THEY MATCH EMPLOYEE CONTRIBUTIONS; A LITTLE TOO CUTE, IN FACT--ITS A MOVE THAT COULD

COST WORKERS THOUSANDS OF DOLLARS.NOW, THE SECRETARY OF STATE IS NOW GETTING INVOLVED. JENNIFER WOLFSBERG MANAGING PRINCIPAL WITH CENTERPOINT ADVISORS IS HERE.

Date=3/19/2014

Time=4:15

Slug=CONDO PRICES

THEY SAY YOU CAN TELL HOW WELL THE HOUSING MARKET IS DOING BASED ON WHAT'S HAPPENING WITH CONDOMINIUMS. THE DEMAND IS UP--SUPPLY IS DOWN AND THAT'S BEING REFLECTED IN PRICING. REAL ESTATE EXPERTS JOHN AND ANTHONY FROM MCGEOUGH AND LAMACCHIA REALTY ARE HERE TO BREAK IT ALL DOWN FOR US THIS MORNING.

Date=3/19/2014

Time=4:00

Slug=SAVE ON FOOD

THE COST OF FOOD IS GETTING UGLIER. FEDERAL FORECASTERS ESTIMATE RETAIL FOOD PRICES WILL RISE AS MUCH AS 3.5 PERCENT. YOU'VE PROBABLY BEEN NOTICING AN INCREASE IN FOODS LIKE A PINT OF STRAWBERRIES WHICH COSTS 40% MORE THIS YEAR THAN LAST. BONELESS CHUCK ROSE NEARLY FIVE PERCENT. AND YOU'RE PAYING ABOUT 3 PERCENT MORE FOR PORK. SO HOW CAN YOU GET A HOLD OF YOUR GROCERY BUDGET. ANDREA (AUN-DREE-AH WORE-OCK) WOROCH IS A NATIONAL CONSUMER EXPERT AND SHE'S JOINING US LIVE VIA SKYPE THIS MORNING.

Date=3/19/2014

Time=4:00

Slug=ELECTRICITY PRICES

ELECTRICITY PRICES COULD SKYROCKET NEXT YEAR. HOLYOKE BASED GRID OPERATOR I-S-O NEW ENGLAND REPORTS THE VOLATILE NATURAL GAS MARKET IN THIS REGION RAISED WHOLESALE ELECTRIC PRICES BY 55-PERCENT LAST YEAR. THIS COULD HAVE A BIG IMPACT ON EVERYONE'S MONTHLY ENERGY BILLS NEXT YEAR.

Date=3/20/2014

Time=4:00

Slug=MANAGE YOUR MONEY

SAVE, SAVE, SAVE. ITS A MESSAGE WE GET FROM THE TIME WE GET OUT FIRST JOB--AND ALMOST EVERYDAY THERE AFTER. MOST COMPANIES OFFER A 401-K--SO THERE ARE EASY WAYS TO SAVE FOR RETIREMENT. BUT APPARENTLY, NOT EVERYONE'S GETTING THE MESSAGE. ACCORDING TO A NEW STUDY, ONE-THIRD OF AMERICAN'S HAVE ONLY 1-THOUSAND DOLLARS SAVED FOR RETIREMENT--A THOUSAND BUCKS!! JEFF CUTTER FROM CUTTER FINANCIAL GROUP IS HERE TO DISCUSS THIS IN MORE DETAIL.

Date=3/28/2014

Time=4:00

Slug=SCHOOL DEBT COLLECTORS

YOU MAY THINK THAT OWING LUNCH MONEY TO YOUR CHILD'S SCHOOL ISN'T A BIG DEAL. BUT AT LEAST ONE LOCAL SCHOOL IS CRACKING DOWN. THE QUABBIN REGIONAL SCHOOL IS CONSIDERING USING A DEBT COLLECTION AGENCY TO RECOVER THE 750-DOLLARS THEY ARE OWED FROM PARENTS. IT WOULD BE A CONTROVERSIAL MOVE FOR SURE. THE QUESTION WE HAVE IS COULD YOUR LUNCH MONEY BILL COMPROMISE YOUR CREDIT RATING?

Date=3/31/2014

Time=4:00

Slug=CHILD CARE COSTS

THE RISING COST OF CHILD CARE IN MASSACHUSETTS HAS MANY PARENTS LOOKING FOR ALTERNATIVES AND RE-EVALUATING THE COST OF BEING AWAY FROM THEIR KIDS. ACCORDING TO CHILD CARE AWARE OF AMERICA'S 2013 REPORT, THE AVERAGE ANNUAL COST, PER CHILD, IN CENTER-BASED CARE IS: \$16,430. JOINING US WITH SOME HELPFUL INFORMATION FOR PARENTS AS THEY WEIGH THEIR OPTIONS IS BEVERLY PRIFTI, CO-DIRECTOR OF CHILD CARE CIRCUIT.