[TAKE :ON CAM]
{***ALG ON CAM***}
AS CHRISTMAS IS JUST DAYS AWAY...SOME SHOPPERS ARE PUSHING BACK ON SPENDING DUE TO PAYING OFF STUDENT LOANS. HERE ARE SOME TIPS TO HELP YOU SPEND WISELY WHILE STILL MANAGING DEBT.

Duration: 0:20 **E13 HOLIDAY SPENDING...**

[INSERT :FULLSCREEN]
{***ALG***}
ACKNOWLEDGE WHAT YOU CAN SPEND RIGHT NOW AND SET EXPECTATION ON WHAT YOU CAN DO.
USE A BUDGETING SYSTEM LIKE THE 50/30/20 RULE. SET ASIDE 50 PERCENT OF YOUR INCOME FOR BASIC NECESSITIES LIKE FOOD OR RENT.
30 PERCENT SHOULD GO TOWARD ITEMS YOU WANT TO BUY.
THE REMAINING 20 PERCENT MUST BE ALLOCATED FOR SAVINGS AND PAYING OFF DEBT.
SHARE YOUR STRUGGLES WITH FAMILY MEMBERS.
AND USE CREDIT CARDS RESPONSIBLY.

STRETCH YOUR DOLLAR

HOLIDAY SHOPPING WITH DEBT

- ACKNOWLEDGE WHAT CAN BE SPENT NOW
- SET REALISTIC EXPECTATIONS
- USE A 50/30/20 BUDGETING SYSTEM
- SHARE STRUGGLES WITH OTHERS
- USE CREDIT CARDS WISELY

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Duration: 0:17 **MONEY STORED IN VEN...**

[TAKE VO]
{***VO***}
IF YOU USE VENMO, PAYPAL AND CASH APP - LISTEN UP!
THE CONSUMER FINANCIAL PROTECTION BUREAU IS WARNING PEOPLE TONIGHT TO NOT STORE THEIR MONEY WITH THOSE APPS FOR LONG.
THEY SAY THE FUNDS MIGHT NOT BE SAFE DURING A CRISIS.
THEY SAY MONEY STOLE IN THOSE APPS IS NOT HELD IN A TRADITIONAL BANK ACCOUNT - SO THAT MONEY IS PROTECTED.