

\$AVVY

Script_Festival Version_2.19.21

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:00:00:00	Opening production company credits: Finish Line Features Unleashed Productions	
1:00:07:00	Broll Two women working on a model	
	Fade in text on screen: IN ASSOCIATION WITH NEXT GEN PERSONAL FINANCE	
01:00:09:00	Broll Chef decorating cake	
01:00:10:15	Broll Mom biking with daughter	
01:00:10:20	IN ASSOCIATION WITH SILICON VALLEY BANK	
01:00:12:03	Broll Adult and young woman at laptop	
1:00:13:21	Cut to Manisha on camera	MANISHA THAKOR:The million dollar question...

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:00:14:07	IN ASSOCIATION WITH ARTEMIS RISING FOUNDATION	
1:00:15:20	Broll Mom and Daughter walking	
01:00:17:11	IN ASSOCIATION WITH FLOURISH VENTURES	
1:00:17:13	Cut to Manisha on camera	MANISHA THAKOR:... is why have so many women...
1:00:20:21	Montage of women continues Work on machinery Review paperwork	
01:00:22:06	Woman shops for clothes	
01:00:22:10	EXECUTIVE PRODUCER TIM RANZETTA	
01:00:23:08	CU Woman's face behind computer	
1:00:21:15	Fade in text on screen:	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:00:23:08	Cut to Manisha on camera	MANISHA THAKOR: ...really smart women, women across the
01:00:25:20	EXECUTIVE PRODUCER HALEY SACKS	board in terms of ethnicity and, and
01:00:27:15	Broll Women exterior dinner	income and age and geography and education levels...
01:00:28:04	Broll Woman and daughter in grocery store	
01:00:29:00	EXECUTIVE PRODUCER REGINA K. SCULLY	
01:00:29:13	Broll fitness class in pool	
01:00:30:08	Broll woman clipping leaves	
01:00:31:05	Broll woman with headset QUICK CUTS PORTRAITS	
1:00:33:05	Cut to Manisha on camera	MANISHA THAKOR: ...abdicated ownership of their personal finances.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:00:37:01	Broll Woman at drawing board	
01:00:38:12	Broll woman bakery	
01:00:14:03	Woman and child in Grocery Store EXECUTIVE PRODUCERS: Broadway Angels Brad Feld & Amy Batchelor	
1:00:43:06	Cut to Caitlin Boston Interview	CAITLIN BOSTON: No one tells you how to talk about finances with your friends or your family or your romantic partners.
1:00:50:04	Cut to Chanel Reynolds Interview	CHANEL REYNOLDS: Talking about money can be really hard for people. It has all sorts of shame associated with it or all of your hopes and dreams.
01:00:50:10	EXECUTIVE PRODUCERS: Kate & Wes Mitchell Kelly Williams	
1:00:58:15	Cut to Tonya Rapley Interview	TONYA RAPLEY: A lot of people have this assumption, when I make a certain amount of money I'll be okay, or my financial worries will disappear.
1:01:05:06	Cut to Yanelly Espinal Interview	YANELLY ESPINAL: You know, the way I talked and the way I acted,

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		like, I 100% didn't see it reflected in the financial industry, in the books I was reading, in the videos I was watching.
1:01:12:19	Quick scene of Yanely speaking Spanish with her mom	<i>Yanely verite speaking Spanish with mom: "...estaba haciendo un proyecto con la compañía..." (I was doing a project for the company...)</i>
1:01:14:18		YANELY ESPINAL: Like I was inspired by that content, but it didn't feel relatable to me.
1:01:19:02	Cut to professional women walking	
1:01:21:17	Cut to Billy Hensley on camera	BILLY HENSLEY: Women and girls get a message pretty early that certain topics, certain subjects aren't for them. You know, math, science aren't for them. You know, We see that same thing in money management and the confidence of money management. It's not a competence difference, it's a confidence difference.
1:01:38:14	Cut to Sallie Krawcheck on camera	SALLIE KRAWCHECK: Whether it's in childhood where little boys get higher allowances for the same chores as little girls and the boys are told to dream, dare, become CEO.
1:01:47:10	Cut to kids on playground, boys at the top of the jungle gym,	SALLIE KRAWCHECK: Go to the top of the jungle gym, invest, and they see Daddy invest, and little

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	little girls at the bottom of the slide	girl, budget, save, be careful, coupon clip, don't get your dress dirty.
1:01:56:12	<p>GRAPHICS:</p> <p>49% of women leave key financial decisions to their spouse.</p> <p>For millennial women, the figure is 54%.</p> <p>Source: UBS</p>	
01:02:05:17	<p>Cut to millennial women on sidewalk</p> <p>Cut to Stacy Francis Interview</p>	STACY FRANCIS: Studies are showing that the women who are least engaged with their finances are funny enough, millennials.
01:02:13:06	<p>Cut to montage of fin tech apps</p> <p>Cut back to Stacy on camera</p> <p>Cut to shots of money being printed</p>	<p>STACY FRANCIS: We have all these technology tools at our fingertips but there's something that's amiss.</p> <p>We're minting another generation of women who are taking a back seat to their finances.</p>
01:02:27:04	Timelapse of many women looking at camera	
01:02:27:05	<p>Fade in text on screen:</p> <p>A FILM BY: Robin Hauser</p>	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:02:32:14	Fade in Title of film on screen: \$AVVY	
FINANCIAL FRAGILITY		
01:02:40:22	News Clip: Norah O'Donnell, CBS News	Norah O'Donnell: We turn now to the deepening economic fallout of the pandemic. 870,000 Americans filed for unemployment benefits last week. That's worse than expected.
01:02:49:05	Cut to full screen graphic: U.S. Workers 78% live paycheck to paycheck	Reporter: A Career survey showed that almost 80% of Americans said they live paycheck to paycheck.
01:02:54:09	Cut to Anchorwoman, CBS News	Reporter: Consumer credit topped a record \$4 Trillion dollars this week.
01:02:58:02	Cut to CBS News graphic: Credit Card Debt Avg. Per U.S. Household \$5,700	Reporter: The average US household has a credit card debt of about \$5,700 dollars.
01:03:03:08	TEXT ON SCREEN: BRADLEY T. KLONTZ PSY.D. Founder, Financial Psychology Institute	BRAD KLONTZ: So the American Psychological Association does a study every year called Stress in America, and year after year money's the number one source of stress. Above children, above health, above work, money has a profound impact on our mental health.
01:03:15:15	TEXT ON SCREEN: WENDY DE LA ROSA	WENDY DE LA ROSA: How do you ask your boss for a raise? How do

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p>Behavioral Scientist, Stanford University</p> <p>Cut to Check N Go Cut to woman walking into payday lending storefront</p>	<p>you work more hours when there are algorithms, like, created to make sure you won't get paid overtime? How do you open up a bank account when it's never the right time.</p>
01:03:29:22	<p>Cut to Carrie Schwab Interview</p> <p>TEXT ON SCREEN: CARRIE SCHWAB-POMERANTZ President, Charles Schwab Foundation</p> <p>Montage: shots of women workers, struggling women, woman in a man's world</p>	<p>CARRIE SCHWAB-POMERANTZ: The lack of financial literacy is a social justice issue. And it's at the root cause of so many of the big social issues we see today. Whether it's workforce readiness, domestic violence, gender inequality, even economic mobility.</p>
01:03:44:09	<p>TEXT ON SCREEN: BILLY J. HENSLEY, PH.D. President & CEO, National Endowment for Financial Education</p> <p>Cut to white kids in Classroom Cut POC students in classroom</p> <p>Cut back to Billy interview</p> <p>Cut to working class folks on the street.</p>	<p>Billy Hensley: When you see that financial education is available to wealthier students</p> <p>to largely white school districts, when only 3.9 percent of low income school districts and students of color have access to this, it just compounds an already terrible problem. With the racial wealth gap, the gender pay gap, the financial fragility of many millions of people.</p>

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Credit / Yanelly Espinal		
1:04:07:05	B Roll of Yanelly's Brooklyn, Yanelly walking down sidewalk	
01:04:23:12	<p>Cut to Yanelly Interview</p> <p>TEXT ON SCREEN: YANELLY ESPINAL Director of Educational Outreach Next Gen Personal Finance</p> <p>Cut to Instagram montage of Yanelly "looking cute" with friends</p> <p>Cut back to Yanelly INTV</p>	<p>YANELLY ESPINAL: I had to make a choice. Like, let's be real. I'm a kid of low-income immigrants who barely speak English. If I continue to live the way I'm going to live, I'm going to continue the cycle of poverty. So, I have a choice. I can keep looking cute wearing all these clothes and going to brunch and toasting it up with my girls on Instagram, or I can break the cycle of poverty.</p>
01:04:43:06	Footage of Yanelly with family	Yanelly's family greets her, she says hi.
01:04:54:20	Cut to montage of Yanelly family photos, Yanelly as a child with her siblings.	<p>YANELLY ESPINAL: So I have four brothers, four sisters, and two parents who immigrated from Dominican Republic to Brooklyn, New York. I remember it being kind of like the Latino version of Cheaper By the Dozen. Like, all of us stuffed in, you know, and share food, and like share spaces. All the girls would always fight for the bathroom.</p>
01:05:13:13		<p>YANELLY ESPINAL: I didn't think about money because there was no money. You don't know what you don't know. I would go to</p>

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	School class pictures Cut back to Yanely INTV	school and we were all like free and reduced lunch kids, since everybody else was in the same boat as us, I didn't feel like I stood out very much until I started to get a little bit older.
01:05:28:03	Photo of young Yanely with friends Cut back to Yanely INTV	YANELY ESPINAL: That's when, socially, you start to care more about what sneakers you're wearing and what coat you have and what backpack name brand you got.
01:05:36:01	Montage of shots of Brown University campus	YANELY ESPINAL: Brown University gave me a full scholarship.
01:05:44:08		YANELY ESPINAL: It was a culture shock in a lot of ways. A lot of my friends and peers had access to wealth that I could never have imagined.
01:05:51:19	Yanely INTV Cut to instagram montage of college Yanely with friends	YANELY ESPINAL: I'm here on a full ride. That includes tuition, that includes my room and board. That includes my meal plan. So now if I'm struggling to pay for my textbooks, and my art supplies. You know what, I'm going to have to figure the rest out myself.
01:06:04:18	Yanely INTV Cut to Yanely Instagram with photo with friends in Uggs Cut to portrait of Yanely in Brown t shirt	YANELY ESPINAL: I had 5 different jobs at one point. And so everytime I would get a paycheck, I would go straight to the mall, and you know, buy all the things I thought I needed to look like everyone else. Uggs were in at that time, so I think I spent \$200 on a pair of Uggs. In

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		my mind I felt like I didn't have a choice. Like, since I'm already so different, I have to work hard to blend in.
01:06:23:12	Credit card montage	YANELY ESPINAL: I didn't think I could get a credit card. I thought like a credit card was for like an adult who had like a job.
01:06:30:12	Cut to Yanely INTV	YANELY ESPINAL: I was going down Thayer Street and they had a tent set up right in front of where all the ATMs are and the whole bank building, and she was giving out frisbees and t-shirts and pens, and I was like, oh, free t-shirt, sure, so, and I walked over to the tent, and she explained me that, you know, as a student, I could get a student credit card. Um, I didn't ask a ton of questions, if I'm being real. I just was like, sure, um, and so I filled out the paperwork, and then she said, great, you're approved. And on that credit card, I had \$1,500.
01:06:59:17		YANELY ESPINAL: So, for me to have no money one day and \$1,500 the next day, I was, yeah, it was just, you could just imagine, I just went and just swipe swipe swipe left and right, and I didn't really understand how it worked at all, honestly. So, It was just this is money that now you have, free money, is the

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		way I perceived it. Oh, free money on this card.
01:07:28:09	Cut to credit card online statement, clicking through making a payment	YANELY ESPINAL: One of the things too that was really problematic, which is why the debt kept growing was that I would just pay the minimum. Whatever my credit card statement said was due, that is what I would pay.
01:07:38:12	Yanely INTV	YANELY ESPINAL: That would free up more cash for me so, I would use the cash to send money home to my parents. I knew that they were struggling.
01:07:45:15	Graphic: Credit Card Bills Cut to Yanely INTV	YANELY ESPINAL: They just started to get out of control because of the interest that was due on the outstanding balances that I never really paid attention to. I was just like, I'm always paying, whatever's due, I always pay it on the due date. And, I didn't pay attention to those interest fees.
01:07:59:06	Cut to Yanely instagram, photo of credit cards with amounts due Cut to Yanely INTV	YANELY ESPINAL: The most I ever owned was just over \$20,000. And, most of that was actually not money I spent obviously because my interest rates on average across four different credit cards was like 27%. So, I probably spent 13, 14,000 dollars and the last chunk up until a little bit over \$20,000 was all interest fees that were accruing for four years, three, four years. And that is when it hit

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01:08:06:04	Graphic: Credit Card Statements APR	me that every \$100 I've spent, I need to pay back plus 27 dollars.
01:08:30:06	Yanely INTV	YANELY ESPINAL: That was for me kind of like an ah-ha moment of like that interest is insane. So that was what motivated me to create a plan to get out of debt.
01:08:37:06	Cut to Instagram photo of Yanely holding the Women and Money book. Cut to Yanely INTV	YANELY ESPINAL: So, I sat down, and I actually did, the Women and Money by Suze Orman book. She has a 9 month debt payoff plan. I did it two times through. So, I paid off all \$20,000 in 18 months. And that was going from like zero to 100. Like, I mean literally just no more food spending, no more shopping, no more brunch. I was taking the subway everywhere. I had, like, a super tight budget.
1:09:01:03	Yanely INTV	YANELY ESPINAL: I started picking up tutoring gigs on the weekends and, you know, babysitting on Thursday nights, and all those side gigs, just more money toward the credit cards.
01:09:09:11	Cut to photo of Yanely looking serious Cut back to Yanely INTV	YANELY ESPINAL: I definitely felt deprived. I was unhappy through a lot of it. And so I kind of had to figure out, why did I say to myself that I was going to pay off all of this debt aggressively? It is

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		an obvious choice. It is an obvious choice.
01:09:22:12		YANELY ESPINAL: Like, you live for today or break the generational cycle of poverty in your family. Like, that is, it was empowering so much to me to say I'm going to be the first in my family to not have debt.
01:09:33:02	Footage of Yanely with family	<i>YANELY ESPINAL: "Yo tengo dos años ahora que lo voy a cumplir este julio..." ("It will be two years for me this July...").</i>
01:09:36:07	Footage of Yanely with family	<p>YANELY ESPINAL: And especially as a woman, as a Latina where like usually the men do the money and the women don't even know how much money they make. No. Like, it starts with me.</p> <p><i>Yanely verite: "so what I've been doing is after I wash it..."</i></p> <p>And that is what kept me going. Even when I wanted to go and, you know, order Chinese or when I wanted to go shopping or when I wanted to go to a Beyoncé concert with my girls, I kept telling myself, like listen, Beyoncé made it. I have not. So, I'm not going to go because I need to get my life together, so I can go to brunch with Beyoncé one day. But, I need to to figure this out, and so, that really was my, was my North Star.</p>
01:10:10:10	Transition to montage of Haley Sacks press	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	and IG page & memes with 166K followers	
01:10:21:10	<p>Haley begins speaking on her Instagram page, then pops out full.</p> <p>TEXT ON SCREEN: HALEY SACKS Personal Finance Influencer</p>	<p>Haley Sacks: Yup, credit card debt is no fun. Honestly, it's a lot like middle school. They just bully you and bully you and bully you, until you crack. And by crack I mean, until you pay them back. But maybe it's time to start bullying them back, you know? And by bullying them back I mean calling up the credit card companies and negotiating down the APR by politely explaining why you would like your rate reduced.</p> <p>As Bruno Mars once said- Don't believe me, just watch.</p>
01:10:49:20	OPERATION: CREDIT CARD NEGOTIATION	<p>CREDIT CARD REP: Hello, this is Haley, how may I help you?</p> <p>HALEY SACKS: Hi Haley! Wow my name is Haley, too. That's so weird. Yeah I wanted to talk to you about my APR. Is that something you can help me with?</p> <p><i>To Camera:</i> (You want to make sure you're on the phone with the right department. So make sure that you're talking to those who handle debt collection and payments.)</p> <p>CREDIT CARD REP: Yes, can I ask why you need your rate lowered?</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>HALEY SACKS: Yeah, so I really want to wipe the slate clean on this debt and just knock it out of the park, but I've been getting calls from other credit card companies, and they've been offering me lower rates. So I just wanted to talk to you first and see what you could do because I'm happy and you know I feel like you don't call me anymore and I don't understand, like, do you even love me?</p> <p>CREDIT CARD REP: Wait. What?</p>
01:11:41:21		<p>HALEY SACKS: Can you help me lower my APR?</p> <p>CREDIT CARD REP: Um okay, we usually don't do this. But, let me see what I can do.</p> <p>HALEY SACKS: Thank you so much, Haley. I really appreciate it.</p> <p>CREDIT CARD REP: Okay so, looking in here I see you're currently at 15% APR. I think I can move some things around and get you to 12. Will that work for you?</p> <p>HALEY SACKS: Yes, thank you, that would be amazing. Also, do you mind sending that to me in</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>writing? And- remind me of your last name?</p> <p><i>To Camera:</i> (It's important to document every conversation you have.)</p>
01:12:10:23	Graphic: Operation Success!	<i>Tah dah!</i>
	Circle wipe out	
01:12:14:17	<p>Cut to Farnoosh Interview</p> <p>TEXT ON SCREEN: FARNOOSH TORABI Host, So Money Podcast</p>	FARNOOSH TORABI: Our society makes it pretty easy to fall into debt.
01:12:17:23	Montage of fashion, hair and makeup ads.	
01:12:24:09	Montage continues	FARNOOSH TORABI: There's first of all a lot of pressure to spend, especially as a female consumer there's a lot being marketed to you and a lot of pressure to sort of live a particular lifestyle.
01:12:36:01	<p>Cut to Stacy Interview</p> <p>TEXT ON SCREEN: STACY FRANCIS President & CEO, Francis Financial</p>	STACY FRANCIS: It could be 1000 dollars of credit card debt but we've also worked with women who have upwards of over six figures of credit card debt. It all comes down to typically something you didn't expect, and not having that emergency

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	<p>Cut to women on phone, car accident, man takes a photo</p> <p>Cut back to Stacy INTV</p>	<p>reserve, that three to six months of living expenses sitting there for you to lean on when you need it.</p>
01:13:00:12	Montage of credit scores	
01:13:05:04	Carrie Schwab-Pomerantz Interview	CARRIE SCHWAB-POMERANTZ: The best way to build good credit is to get a credit card. Use it but make sure that you pay it off on a monthly basis.
01:13:14:05	Cut to smartphone, checking credit score	ANGELA SETTERS-BESSARD: The way that you can make sure that your credit is intact is to monitor your credit.
01:13:20:21	<p>Cut to Angela Interview</p> <p>TEXT ON SCREEN: ANGELA SETTERS-BESSARD CEO, Conquer Credit Management</p> <p>Cut to FICO score websites</p>	ANGELA SETTERS-BESSARD: A credit score is a mathematical equation that's based on human behavioral patterns. And, those patterns are derived by your utilization of credit. Your length of credit history, how long you've had it.
01:13:37:08	Carrie INTV	CARRIE SCHWAB-POMERANTZ: Half of employers look at a credit score before they'll even consider you for an interview, just an interview.
01:13:43:13	<p>Angela INTV</p> <p>Shot of woman in car dealership</p> <p>Back to Angela INTV</p>	ANGELA SETTERS-BESSARD: Having bad credit, unfortunately, can cost you thousands of dollars a year. So, if you need a car to get back and forth to work, you've got to have good credit in order to get a car. And, how is

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	<p>Cut to "suggested retail price" statement</p> <p>Cut to INTV</p>	<p>that going to save you money? Because if you get a car with bad credit, the interest rate can be 19% on the money that you're borrowing to purchase or lease that car. But, if you have good credit, the interest rate can be zero.</p>
<p>1:14:13:03</p> <p>01:14:27:12</p>	<p>Wendy INTV</p> <p>Cut to app showing bills adding "points" to FICO score</p> <p>Graphic: Utility bills adding to credit</p>	<p>WENDY DE LA ROSA: So the Catch-22 is that you need a credit card in order to have a credit score. I think that is an equation that we can fundamentally change. In fact, there are companies out there that are allowing consumers to report their utility payment, their rent payments to the credit bureaus as a signal to say look, I am a creditworthy borrower, if I need to borrow, because I've been paying my rent on time for x number of years, or I've been paying my cell phone bills on time for x number of years.</p>
01:14:43:11	<p>Cut to quick shots of Farnoosh at her microphone wearing headset.</p>	
<p>01:14:46:19</p> <p>01:14:53:17</p>	<p>Farnoosh on camera in podcasting set up. Talks into mic</p>	<p>FARNOOSH TORABI: Welcome to So Money everybody. I'm your host, Farnoosh Torabi. It is time to be answering your money questions.</p> <p>FARNOOSH VO: So, how do you improve your credit score?</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:15:49:07	<p>GRAPHIC: How do you improve your credit score?</p> <p>Graphic: Check Your Credit Score</p>	<p>First, always pay your bills on time and don't miss any payments. Your payment history accounts for 35% of your credit score.</p> <p>Second, avoid maxing out your credit cards. There's this figure called your debt-to-credit ratio, and that's equal to all your balances across all your credit lines divided by the sum of your credit limits...and it accounts for about 30% of your score's calculation. And get this: Those with the highest scores in this country have a debt to credit utilization of no more than 10%. So use your cards occasionally and pay them off in full each billing period.</p> <p>Third, don't close your accounts. Even if you're not using them...The longer your accounts stay open, the longer your credit history becomes. And that's a good thing for your score.</p> <p>Fourth, don't apply for too many credit cards at once. New credit applications within a short period of time can ding your score.</p> <p>Finally, check your score...knowledge is power. You can often check your credit score for free by logging onto your bank's website...You can also check your score directly through</p>

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		FICO, or any of the major credit agencies.
FINANCIAL EDUCATION		
01:16:02:21	Vintage educational film: two women talking about Home Economics	<p><i>"And I want to take home economics."</i></p> <p><i>"Home Economics! Why in the world do you want to take Home Ec?"</i></p> <p><i>"Why? Well because, that's something I'm gonna need to know!"</i></p>
01:16:13:23	<p>Montage of Archival Home EC classes</p> <p>Cut to Billy Interview</p>	<p>BILLY HENSLEY: Financial education was compulsory. It was part of every child's education. It was part of math instruction, it was part of civics. Then it became home economics, then it became consumer science. And then in the era of standardized testing and a limited school day it just fell by the wayside.</p> <p>Ironically as our financial lives have gotten more complicated, we've required fewer students to take the topic.</p>
01:16:41:13	<p>GRAPHICS Fact card: Only six states require a stand-alone personal finance course in high school.</p> <p>Source: CNBC</p>	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:16:50:02	<p>Cut to Rachel interview</p> <p>TEXT ON SCREEN: RACHEL J. ROBASCIOTTI Founder & CEO, Adasina Social Capital</p> <p>Cut to graduating class, woman balancing checkbook, couple shopping for a home, woman working on laptop</p>	<p>RACHEL ROBASCIOTTI: Having financial education in schools provides a foundational piece so that when it's time for you to start doing things like balance your checkbook, decide whether or not you're going to get a credit card, buy a house and take on a mortgage, you actually have some foundational sense of what the different financial components are.</p>
01:17:08:10	Cut to Billy Interview	<p>BILLY HENSLEY: In those states that, that'd teach financial education effectively, the students make better borrowing decisions for college. They take less private loans, the ones that are far more expensive, those that are not insured by the federal government. They have, uh, less credit card debt when they graduate from college so there're very clear financial, uh, indications for what this does when it's done right.</p>
01:17:30:13	<i>Open of Caitlin's dance video on Youtube</i>	
01:17:37:03	<p>GRAPHICS/TEXT ON SCREEN: \$147,000</p>	<p>CAITLIN BOSTON: So I had \$147,000 dollars worth of student debt.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:17:41:14	GRAPHICS/TEXT ON SCREEN: \$222,000	CAITLIN BOSTON: It ended up being \$222,000 dollars by the end, with interest.
01:17:49:03		CAITLIN BOSTON: I paid them off over the course of ten years.
01:17:52:11	Cut to Caitlin Interview TEXT ON SCREEN: CAITLIN BOSTON	CAITLIN BOSTON: The root cause of my student loan debt was because of financial illiteracy on the part of my parents and you know, not to take myself off of the hook there as well but it was mostly my parents signing me up for loans without me really fully knowing the ramifications of those loans.
01:18:07:18	Cut to family photo Cut to graduation photo with dad at Cambridge Cut back to Caitlin INTV	CAITLIN BOSTON: Having a dad that was a cop and a mom that was a homemaker and then going to extremely elite institutions, I think there's constantly two mentalities I'm juggling and one is very much a scarcity mindset.
01:18:23:04	Cut to photo of baby Caitlin with parents, child Caitlin with Dad slippers, young adult Caitlin with moving boxes	CAITLIN BOSTON: They were great parents in other respects but definitely not when it came to, you know, pocketbook finances.
1:18:30:04	Shot of young adult Caitlin with moving boxes	CAITLIN VO: It wasn't until I had taken a break in between going to grad school that I kind of was starting to recognize that I was in a massive problem, that I had a lot of financial worries that were

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		going to be following me around for the next decade if not more.
01:08:45:02	Cut to highlighted student loan statement	CAITLIN BOSTON:I had four loans spread across four lenders with varying rates of interest, some as high as 12 percent.
01:18:51:11	Shot of highlighted student loan statement Cut to Caitlin INTV	CAITLIN BOSTON: I threw every dollar that I had at it, and had a very frugal lifestyle and had a very extreme budget. Then I did some serious negotiations, and I consolidated my loans. I got it down to, I think it was a 4 percent rate of interest. And then moving to a job where I negotiated for a 44-47% pay increase.
01:19:13:09	Caitlin INTV	CAITLIN BOSTON: It wasn't until I found out with three of my other female coworkers that we were being dramatically underpaid and in particular dramatically underpaid compared to our male coworkers doing our same jobs, that I recognized I could be making way more money.
01:19:28:09	Caitlin INTV Cut to photo of Caitlin with her dad	CAITLIN BOSTON: I never adjusted my budget after I started earning more money. All that extra money I just threw at my loans every single month. I finally paid off the last amount on my dad's birthday, which was in August of last year.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:19:42:14	Caitlin with her dad	CAITLIN BOSTON: My dad committed suicide.
01:19:45:00	Montage of photos of Caitlin and her dad	CAITLIN BOSTON: We found out that he was in at least \$60,000 dollars of credit card debt. And I think that, debt had kind of been a part of our relationship for a really long time and it's something that we used to commiserate about actually on our phone calls together, you know, how the debt was coming along? I just really wanted to honor the fact that, my dad had lived with financial insecurity his whole life. And that I wasn't gonna continue the story.
01:20:11:19	Cut to Caitlin INTV Cut to photo of young Caitlin on her dad's lap	CAITLIN BOSTON: I really wanted to give this as my last gift to him. And I felt like it really freed me from really ever-present worries that had been a part of both of our lives for a really long time.
01:20:22:21	Cut to shots of college students on campus	
01:20:26:03		CAITLIN BOSTON: We're saddling students with hundreds of thousands of dollars worth of debt when no one understands what kind of career they could even come out with and if that could meet the debt load.
1:20:34:18	Cut to young people using credit cards	CAITLIN BOSTON: We are one of the only countries in the world that has this level of, you know,

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Cut to Caitlin INTV	predatory lending across so many different types of institutions. We are being led as a nation, you know, by unscrupulous, you know, financial institutions that do not care about people. They care about, you know, bottom lines.
01:20:50:19	Cut to Caitlin dance video on Youtube	CAITLIN BOSTON: We don't celebrate wins enough around money, I think especially as women. It just popped into my head that I wanted to wear a sparkly purple cat-suit and a Korean crown.
01:21:06:02	Dance video	CAITLIN BOSTON: And I ended up feeling really strongly about telling women in particular, you know, how I got there.
01:21:17:00	<i>Graphics:</i> Americans owe over \$1.6 trillion in student loan debt. Source: NY TIMES	
Money is Taboo / Money Scripts		
01:21:25:03	<i>GRAPHICS:</i> money scripts	
01:21:31:07	GRAPHICS: money scripts	BRAD KLONTZ: Money scripts are these subconscious beliefs we all have about money. And we all have 'em. They're clanging around in your subconscious. Like

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Cut to Brad INTV	you might think that you're making these very rational decisions but you are acting on a script that is quite literally implanted in your brain from your parents, your grandparents, your culture. And our studies have shown that your beliefs around money, have a profound predictive impact on your income, your net worth, your relationship with money, your credit card debt, a whole host of things are really driven by these beliefs.
01:22:02:16	Cut to Manisha INTV TEXT ON SCREEN: MANISHA THAKOR Founder, MoneyZen	MANISHA THAKOR: How do we as parents educate our kids if we ourselves don't know much about money because nobody taught us about personal finance.
01:22:10:19	Montage of vintage couples, friends whispering to each other	MANISHA THAKOR: And it's tough because there are a couple different societal factors that come into play here. One is just the old taboo against talking about money in general that it's just not an appropriate subject.
01:22:22:12	Cut to Manisha INTV Cut to mother working with toddler	MANISHA THAKOR: I think that another piece of it is that there's shame. There's shame and embarrassment on the part of a lot of parents that they know that this is information that will have a very big impact on the trajectory of your life and they may feel they made some mistakes and are kind of hiding from the kids

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		because they don't want the kids to stress about it.
01:22:42:14 01:22:53:21	Montage of parents with babies handling money Cut to GRAPHICS: thought bubble animation	BRAD KLONTZ: You are educating your children around money. You're giving them extremely powerful messages, no matter what you do. Just understand this, you are implanting a psychology into your children's mind around money. If you don't talk about it, that's a powerful message. Why aren't you talking about it? They might think it, that it's scary or it's unimportant. And so then they'll go through life thinking money's not important. "My parents never talked to me about it." Um, so your kids are - are sponges and they're seeing exactly what you do.
1:23:10:19	Montage of parents with kids handling money/ credit cards Cut to Carrie INTV Cut to montage of vintage shots from suffrage movement, couple shots, government, mothers with babies through 1900s, credit ads targeting women	CARRIE SCHWAB-POMERANTZ: Parents don't speak to their sons versus their daughters differently on purpose. I think it's subconscious. I mean if you look at women's roles, you know, historically, we've been relegated to secondary types of roles. I mean look at voting, or owning property, or even, i in my childhood women weren't even allowed to have a credit card.
01:23:37:01	Cut to Farnoosh INTV	FARNOOSH TORABI: We're very new to the money world. It wasn't until the '60s when a woman could, um, open up a

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p>Cut to vintage shot couple with professional</p> <p>Cut to shot of 70s women's rights march</p>	<p>bank account without her husband co-opening it with her. Wasn't until the '70s when she could have a mortgage.</p>
01:23:48:16	<p>Montage of #MeToo/ TimesUp demonstrations</p> <p>TEXT ON SCREEN: SALLIE KRAWCHECK CEO & Co-Founder, Ellevest</p>	<p>SALLIE KRAWCHECK: We sit here in a moment of #MeToo and Time's Up. We don't talk about it but we all really know that we wouldn't be in this moment if women had as much money as men do. That the amount of money that women forego unknowingly by not investing is "take this job and shove it" money. It is living your fullest life amounts of money.</p>
Financial Abuse / Tonya Rapley		
01:24:15:00	<p>Montage of shots of sky, couples</p>	<p>TONYA RAPLEY: Your partner is not your financial plan.</p>
01:24:27:04	<p>Cut to reenactment shots of Young Tonya</p> <p>Cut to TONYA INTV</p> <p>TEXT ON SCREEN: TONYA RAPLEY Founder, My Fab Finance</p>	<p>TONYA RAPLEY: Some people they're so financially dependent on other individuals, they don't even know how to make money. That fear of how am I going to have the basic necessities? How am I going to eat? How am I going to get housing? How am I gonna pay, you know, have a car? How am I gonna do these basic things?</p>
1:24:46:00	<p>Cut to photos of Tonya graduation</p>	<p>TONYA RAPLEY: I just felt that I had done everything right. I went to college, did really well in</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Cut to Tonya INTV	school, worked throughout college, got the experience. And then I ended up getting into an abusive relationship and that relationship was, emotionally and physically abusive but it was also financially abusive.
01:25:06:20	Cut to shot abusive relationship	TONYA RAPLEY: Financial abuse is using money and coercion as a way of controlling another individual.
01:25:14:23	Cut to shots of young man in mirror, putting on tie	TONYA RAPLEY: My boyfriend at the time...He was attractive. He was a catch. On the outside.
01:25:23:00	Shot video game, soccer on TV, picking up blunt	TONYA RAPLEY: But he refused to work. And so with me being the financially responsible one; he took advantage of it. I became the sole income earner in the household.
01:25:32:05	Shot young man doing sit ups, Young Tonya with bills	TONYA RAPLEY: He was supposed to find a way to pay half the rent and he didn't. And he used that as a tactic of control. He used that as a tactic to keep me there.
01:25:41:18	Shot of I'm sorry note Cut to Tonya INTV	TONYA RAPLEY: You know, most abusers aren't outright horrible people. They have these redeeming qualities that you get a peek of, that you're like okay, there's hope. There's a glimmer of hope that this won't be them consistently and maybe if I conduct myself differently, maybe he'll remain this person that is

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		actually loving and this person who I actually enjoy being around.
01:26:03:17	Fade in Young Tonya upset	TONYA RAPLEY: I didn't ever file a police report, um, when the physical abuse happened because of the situation I was in. We were living in Texas. I didn't have any family there.
01:26:14:03	Fade in Young Tonya on phone in doorway	TONYA RAPLEY: I just had this constant fear of him, like what if he does catch me trying to leave?
01:26:20:22	Fade in Tonya INTV	TONYA RAPLEY: And now that I understand how abuse works and so forth, I didn't realize I was being isolated. There was a point where I wasn't even talking to my mother.
01:26:30:07	Fade in hands going through wallet, taking money out of ATM	TONYA RAPLEY: He stole money from me. Um, there was one instance where he literally took my debit card and went and withdrew money out of my bank account.
01:26:40:23	Fade in Tonya INTV	TONYA RAPLEY: And then the psychological abuse there, continuously beating me down, continuously making me question my own self worth, like maybe this is as good as it's gonna get for me. Maybe I just need to fix myself so that I don't trigger him, so that he doesn't hurt me.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:26:54:15	Fade in Young Tonya with bills Cut to Tonya INTV	TONYA RAPLEY: My finances were kind of in a downward spiral. Fell behind on my bills. And it made it difficult for me to save so that I could leave.
01:27:02:23	Fade in Young Tonya on phone Cut to Tonya INTV	TONYA RAPLEY: I found out he was using drugs. That was my final straw. And I was just like, whoa. Like it was a total reset moment and I just feel like I came out of the fog.
01:27:16:13	Cut to Young Tonya on rooftop, making phone call	TONYA RAPLEY: And so I ended up picking up and leaving, um, called my mom. And I was like I'm ready to come home, Mom. And my mom was like, I put the money in your account. Come home.
01:27:26:21	Fade in Tonya INTV	TONYA RAPLEY: A financially abusive relationship doesn't always appear like mine. There are some women where they prevent them from learning or prevent them from getting their education, or prevent them from owning any assets or anything of that nature so they literally can't leave with anything.
01:27:40:01	B Roll unhappy couple on subway with daughter	TONYA RAPLEY: When you think about why a lot of women stay in abusive relationships, it is because they don't have the finances to start over. They don't have the credit files to start over. They don't have the work experience to start over,

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		depending on what the dynamic was.
01:27:58:20	Montage of young women looking reflective	TONYA RAPLEY: Financial independence is so important for individuals who are in abusive relationships or at risk of being in an abusive relationship. For one it allows you to advocate for yourself financially, such as if you need to leave and put space between you and that individual. You don't have to ask anyone. If you need to buy a plane ticket and just go to the airport immediately and just get to the counter and be like "Get me as far away as possible."
01:28:26:03	Cut to Tonya INTV	TONYA RAPLEY: And that's why a big mission of My Fab Finance is to help women own their power and become financially secure so that they don't have to stay in scenarios that don't serve them.
01:28:34:15	Cut to shots New York City, Tonya walking down NYC sidewalk	TONYA RAPLEY: I ended up moving to New York City and pursuing other dreams. I still wasn't getting ahead financially.
01:28:42:21	Cut to Tonya INTV	TONYA RAPLEY: I was navigating my finances now and paying for the mistakes that I made in college. And it was overwhelming and I was like, I just want to get ahead of this.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:28:51:17	Tonya INTV	TONYA RAPLEY: And so I decided, I want to do better things with my money.
01:28:54:21	Tonya INTV Cut to My Fab Finance site, photo of Tonya at work	TONYA RAPLEY: And I said by the time I turn 30 I want to have a 750 credit score, I want to have my finances in order, I want to feel better about my money. So My Fab Finance started out as a blog. I started just sharing what I was learning, how I was challenging myself to live on a budget, the challenges of living on a budget in New York City.
01:29:13:22	Cut to Tonya INTV	TONYA RAPLEY: So that's when I got my certification to become a financial educator.
01:29:16:10	Tonya INTV Cut to montage of Tonya speaking, audience	TONYA RAPLEY: And I just also felt there was an absence of women who look like me talking about finance. And so I wanted to create a space and a voice that was navigating life and navigating responsible finances from that specific place.
01:29:33:07	Cut to Tonya INTV Montage of shots of Tonya now with husband and son	TONYA RAPLEY: You know, I can look back on Tonya who was in her abusive relationship and say you should have done better, you should have known better, but in that particular situation I was a very different person than I am now.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:29:48:04	B roll Tonya with son at park	TONYA: And let's not be ashamed of what we've been through because we now can change our story.
01:29:59:14	Shots of young girl with father, man buying flowers, baseball game Cut to Carrie INTV	CARRIE-SCHWAB-POMERANTZ: The lack of financial literacy cuts across all walks of life. It is blind to socioeconomic status, to age and gender. And yet financial literacy isn't just about money for money's sake. It's about people's lives. It's about their security, their safety, their confidence.
01:30:22:17	Cut to Stacy INTV TEXT ON SCREEN: STACY FRANCIS President & CEO, Francis Financial	STACY FRANCIS: But the women we have the hardest time reaching are women who are married. They don't come to us until something has happened in their life where they now have to make financial decisions on their own. That unfortunately is the worst time to all of a sudden sit up and start to try and get a handle on all your finances.
Get Your Sh*t Together / Chanel Reynolds		
01:30:46:17	Seattle montage	
01:31:00:08	Montage continues with Chanel's cat, Chanel and teenage Gabe Cut to Chanel on camera	CHANEL REYNOLDS: Our life before was pretty regular. You know, there were pickups and drop-offs to preschool and groceries and who's doing what and trying to get through those

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p>TEXT ON SCREEN: CHANEL REYNOLDS Founder, Get Your Sh*t Together</p> <p>Cut to photos of then with Jose and young kids.</p> <p>Cut to Chanel INTV</p>	<p>first years of having a young kid at home. Um. The sexy years, as I like to call them.</p>
<p>01:31:24:17</p>	<p>Chanel INTV</p> <p>Cut to shots of dream houses</p> <p>Cut to Chanel INTV</p>	<p>CHANEL REYNOLDS: You know we both had fun careers and growing careers and, and in Seattle and we felt like our, our future was relatively solid. We stretched a little bit for the dream house. In our community we had a lot of people who were having kids and buying homes, and so the fact that things seemed financially tight didn't seem unusual at all.</p>
<p>01:31:49:09</p>	<p>Seattle montage</p> <p>Cut to photo of Jose in bike race</p> <p>Cut to Chanel INTV</p>	<p>CHANEL REYNOLDS: It was a Friday after a long week of work and the weather in Seattle is gorgeous. So after a lot of back and forth about you take the kid or I'll take the kid or you meet me here, he went off for a bike ride and I'll admit I was a little irritated. He leaned in to kiss me and I said I'm not gonna kiss you, I'm mad at you. And then he leaned in again and my last words to him were okay, I'll kiss you but I'm still mad at you. And we smiled and it was sweet, and then he walked out the door.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:32:21:04	Fade up on bicycle accident recreation	
01:32:32:09	Ambulance	
01:32:28:17	Montage of blurry hospital shots	CHANEL REYNOLDS: They'd taken him to the hospital, the paramedics took him. That first 24 hours was really just an overwhelming fog of trauma and shock and grief and surprise.
01:32:53:15	Cut to Chanel INTV Cut to shots of hospital	CHANEL REYNOLDS: The moment that I realized that I didn't have my shit together and that I was far more vulnerable was when the hospital staff asked me if we had our affairs in order. We did do our wills but they were sitting in my inbox unsigned.
01:33:11:02	Cut to shots of unsigned will, Chanel looking through documents	CHANEL REYNOLDS: So not knowing what that meant, not knowing whether or not he'd checked the disability box, at his work for insurance. Not knowing where our insurance cards were to where José's Social Security number was written down.
01:33:29:20	Chanel looking through documents	CHANEL REYNOLDS: Knowing that we had a small savings but it wouldn't last us very long and a big mortgage.
01:33:36:05	Cut to Chanel INTV	CHANEL REYNOLDS: I knew that whether he lived or died, the life that we had was over and things were going to be very different and very, very hard.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:33:44:09	<p>Blurry shot of hospital bed Cut to Chanel INTV</p> <p>Cut to hospital shots of machinery</p> <p>Cut to Chanel INTV</p>	<p>CHANEL REYNOLDS: And so I came back that night and was able to crawl into his bed with him in the ICU. And very quickly, the only thing that I felt from him was "empty."</p> <p>After a few days all of the tests came back and said exactly the same thing, that his injuries were un-recoverable and that he wouldn't wake up.</p> <p>And so I made the decision to remove medical support, and then he died.</p>
01:34:19:07	<p>Cut to shot of Jose with young Gabe</p> <p>Cut to shot of Chanel with coffee</p>	<p>CHANEL REYNOLDS: I quickly tried to get like a state of the state. I knew that we didn't have a big emergency fund and that I probably wouldn't be able to afford the house on my own.</p>
01:34:33:18	<p>Cut to shot Chanel opening garage, garage shelves filled with stuff</p>	<p>CHANEL REYNOLDS: There was a moment when I walked into the garage and I was trying to get rid of stuff. We had a lot of things. You know, we had single use kitchen appliances that I didn't know how to use.</p>
01:34:49:21	<p>Cut to Chanel INTV</p>	<p>CHANEL REYNOLDS: When we started making more it was also easy to spend more. So while our income increased our savings</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		didn't necessarily increase with it at the same rate.
01:35:01:14	Chanel INTV	CHANEL REYNOLDS: We were living like millions of other Americans are living currently, really just one accident or illness away from total financial ruin.
01:35:11:17	Shot exterior of Chanel's house Cut to Chanel at window Cut to old GYST website	CHANEL REYNOLDS: It was important to me to share what I had learned and perhaps help a handful of friends and family. make fewer of the mistakes that we had. So I put together a website called Get Your Shit Together.
01:35:31:07	GYST website Cut to checklist Cut to Chanel INTV	CHANEL REYNOLDS: My little ten page website had a couple of Word documents and a sample of a will, a checklist for the basic things you need to have done. Taking a look at your insurance, writing some passwords down. And I posted it online. And that night I noticed that it was getting shared out all over the place. And then the next day the New York Times called.
01:35:51:07	Cut to NYTimes article	
01:35:55:01	Chanel INTV	CHANEL REYNOLDS: Millions of people went to the website, the website almost crashed. And then all of a sudden I realized that it wasn't just my story....
01:36:05:06	Cut to Chanel walking and bouncing ball with her son.	CHANEL REYNOLDS: Everybody has a story and this is really important and we're scared and

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Cut to Chanel INTV	terrified and don't know how to talk about it. But we all have those same worries and we're all sitting in our own homes, wringing our hands at night --rather than talking about it and taking care of it.
1:36:18:04	Cut to Chanel & son petting the cat Cut to Chanel INTV Cut to Chanel and teenage Gabe on front steps	CHANEL REYNOLDS: We have all sorts of unpleasant things worked into our schedules, whether it's changing the oil in your car, getting a mammogram. And so if we can start to look at managing our finances or reviewing a couple policies at least with the frequency that we go and get our boobs squished very painfully on an annual basis, it feels like a, a better way to also ensure that you'll be healthy in the future as well.
01:36:48:04	Graphic: 8 in 10 women will be solely responsible for their financial wellbeing at some point in their lives. Source: UBS 2018	
Living Paycheck to Paycheck / Lifestyle Creep		
01:36:57:04	Cut to Brad INTV	BRAD KLONTZ: The idea of saving something for the future, this is a modern concept. Most of our development, we were in hunter-gatherer tribes roaming around, like you couldn't even save anything if you wanted to.
01:37:00;13	GRAPHIC: people running from tigers, woolly mammoths	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		Number one, you couldn't carry it. Number two, the rest of the people in your tribe would look at you as being incredibly selfish for not sharing everything you have.
01:37:15:22	Brad INTV TEXT ON SCREEN: BRADLEY T. KLONTZ Psy.D Founder, Financial Psychology Institute	BRAD KLONTZ: We're wired to do absolute everything wrong when it comes to money. We essentially have a prehistoric brain that is designed to keep us alive in the midst of a terribly dangerous environment where we have to make snappy decisions and read situations and respond immediately. We're not wired to delay gratification.
01:37:31:03	GRAPHICS: crowd with percentages TEXT ON SCREEN: Source: CareerBuilder Cut to Carrie INTV TEXT ON SCREEN: CARRIE SCHWAB-POMERANT Z President, Charles Schwab Foundation	CARRIE SCHWAB-POMERANTZ: Almost eight in ten people, live paycheck to paycheck, and over 30 percent of Americans over 55 have no retirement savings at all.
01:37:42:12	Cut to Brad INTV <i>Archival old government films, "social security"</i>	BRAD KLONTZ: And all the rules have changed. So for my grandfather's generation, he didn't have to worry about saving. It wasn't even part of the consciousness. He had a pension, he had Social Security, it was all taken care of for him. All the

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Cut to Brad INTV	rules have changed in the last couple decades and we have failed to let people know about it. So no wonder people don't have enough saved, no wonder they don't know what they're doing. All the rules have changed.
01:38:04:23		
		HALEY SACKS: The fun thing about financial emergencies is there's actually really not a gray area for if you're in one. Get into a car accident with no insurance. Boom. Financial emergency. Or lose your income unexpectedly due to a global pandemic. Boom. Financial emergency. Lucky for you- there's a way to prepare. And it's called an EMERGENCY FUND!
01:38:26:15		HALEY SACKS: STEP 1: Find your number The way you calculate it is, you determine your basic cost of living with absolutely no fluff. AKA, no sushi. So rent, utilities, food, healthcare. That's the amount we are building your emergency fund around. It's the minimum you need each month in order to survive.
01:38:48:19		STEP 2: Don't Freak. you freak

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>Don't worry, no one is asking or expecting you to build this emergency fund overnight. Like you're famously running a marathon, not a sprint sweetie. So pace yourself. It takes most people 6 months to build an emergency fund. It took me NINE! Nine months!</p>
01:39:09:20		<p>STEP 3: Set up a new account</p> <p>Seeing all that money in your emergency fund every time you open your checking account can make you feel reckless! So just hide it from yourself, like this step is actually very ESSENTIAL!! We wanna tuck that emergency fund away like it's the national treasure. You can do this by either setting up a separate account at your bank, or you can set up a separate account at another bank, which is what I did! Because I prefer when things are out of sight, out of mind.</p>
01:39:37:20		<p>STEP 4: Save \$1,000.</p> <p>Okay, TBT: remember earlier when we were discussing how this process is a marathon not a sprint? Well congrats, you are officially in the race! And your first hurdle is saving \$1000. Like before you even think about your</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
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		bigger saving goals, I just want you to focus on that number and hit that target.
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01:40:05:03	Cut to couples working together Cut to Wendy INTV	WENDY DE LA ROSA: It's shocking how many couples don't fundamentally have a conversation about their finances before crossing the altar.
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01:40:18:00	Shots of couples Text on Screen: WENDY DE LA ROSA Behavioral Scientist, Stanford University	WENDY DE LA ROSA: And I think this is really important because you need to know someone else's financial situation. You need to know, are they coming into this marriage with a lot of student loans? Are they coming into this marriage with a bad credit score? Are they coming into this marriage with inherited money that I may not necessarily know about?
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01:40:33:16	TEXT ON SCREEN: FARNOOSH TORABI Host, So Money Podcast	FARNOOSH TORABI: So many people don't even know what their partner's salary is, their credit score, how much debt they have. I have married female friends who don't know how much their husbands make. What?
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01:40:46:03	Cut to Wendy INTV	WENDY DE LA ROSA: My husband will tell you, I pulled his credit score when we were dating.
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01:40:50:02	Cut to Carrie INTV	CARRIE SCHWAB-POMERANTZ: If you're with somebody who can't handle you being independent with knowledge and access and
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<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		transparency and communication, you may need to think about a different partner.
01:41:05:05	Cut to Manisha INTV	MANISHA THAKOR: Divorce lawyers do amazing work. Any of us who've gotten divorced know first hand the mountain of work that they go through, but they are lawyers, they're not financial planners. They are not trained to give you detailed financial advice and there can be a lot of complexities that are not obvious on the surface.
01:41:24:13	Manisha INTV	MANISHA THAKOR: All assets aren't created equal, all investments aren't created equal.
Divorce / Christel Turkiewicz		
01:41:28:14	Cut to short transitional scene of Lake Oswego town, the lake	
01:41:38:15	Cut to Christel INTV TEXT ON SCREEN: CHRISTEL TURKIEWICZ CDFA®	CHRISTEL TURKIEWICZ: I'll never forget the day that I was walking into my attorney's office and my heart started racing and I had a pit in my stomach and I thought okay, I'm, I'm sitting down again with my attorney to talk about this divorce. And I would leave that meeting driving home in tears.
01:41:55:00	Christel INTV	CHRISTEL TURKIEWICZ: I have a degree in finance. I've been in the investment business for 20 plus

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		years. And I realized at that point I had to help other women.
01:42:03:05	Shot of Northwest Investment Counselors office	ERIN: It's almost like we don't build in that what-if enough.
01:42:05:17	Cut to CHRISTEL and ERIN conversation	CHRISTEL TURKIEWICZ: No, you don't go into a marriage thinking okay, how do I structure this for a divorce. I mean that's just not the way— ERIN: No, not at all. CHRISTEL TURKIEWICZ:—life works.
1:42:12:10	TEXT ON SCREEN: ERIN Divorcee	ERIN: You know, I was asked to step away from a career that, um, that was good for me, to support our family and we have a business. Um, it's in his name.
01:42:21:20	Erin and Christel conversation	ERIN: There is a financial imbalance where I have much less money. It's a little intimidating.
01:42:25:09		CHRISTEL TURKIEWICZ: Yeah. It's a little bit of an insult to injury.
01:42:27:22		ERIN: Yeah, it's a vulnerability. (Yeah). It's not comfortable. (Right.)
01:42:31:16	Cut to Christel INTV	CHRISTEL TURKIEWICZ: Divorce is a whole different animal when it comes to your financial life. It impacts every piece of it. I think

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>one of the major things that most women including myself get wrapped up in is the family home. In my instance I was sort of told you need to keep that family home for the st-, stability of the children. which all sounds great on the surface but when you dig into it, homes are incredibly expensive.</p>
01:42:57:02	Christel INTV	<p>CHRISTEL TURKIEWICZ: It's not just the mortgage, it's the property taxes, it's the homeowner's insurance, it's the maintenance of the house. It was a struggle every single month.</p>
01:43:06:14	Cut to Christel and Erin conversation	<p>CHRISTEL TURKIEWICZ: Do you have a budget? Do you know what it costs to live every month?</p>
01:43:09:07		<p>ERIN: I don't have a complete budget. I have multiple attempts at a budget. I do not understand it but I sit down and I, I start to do it. It feels so overwhelming truly —</p>
01:43:16:11		<p>CHRISTEL: Yeah. You're not alone.</p>
01:43:17:11		<p>CHRISTEL: Do you know if you have outstanding debt? (We do.) Do you know how your credit is? OK.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:43:21:02		ERIN: So I had no outstanding debt until we separated two years ago.
01:43:24:09		ERIN And then I had my daughter with her really high medical needs. So I have gotten credit card debt and it is terrifying. I know it's quite American to have credit card debt but it's nothing that I'd, I mean—(Sure.) I would love, I would love to get a settlement, between you and I, even if it's enough that I can walk away without— CHRISTEL TURKIEWICZ:Without debt, (yeah.)
01:43:42:03	Cut to Christel INTV	CHRISTEL TURKIEWICZ: Most men recover financially within three years post divorce, 50 percent of the women never financially recover, and 50 percent of those women live below poverty. And that's a really awful statistic to think about.
01:43:56:09	Cut to "All assets are not equal" graphic <i>Spouse 1 gets house valued at \$500,000</i> <i>Spouse 2 gets investment accounts valued at \$500,00</i> <i>Time passes</i>	CHRISTEL TURKIEWICZ:The divorce looks good. The financial impact looks like everybody's on par. But years down the road it goes like this and the woman is stuck in her earning capacity and living lifestyle this way, and the man's taking off in his career with the investments he had. And this is what we want to really take care of the women, where we

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p><i>House expenses pile up. House appreciates at a lower rate</i></p> <p><i>Investment accounts have much lower expenses and appreciate at a higher rate.</i></p>	<p>want to make sure that they are on a good trajectory as well.</p>
<p>1:44:20:08</p>	<p>Christel and Erin conversation</p>	<p>ERIN: We have a retirement account, not in my name, but we've been putting money in my husband's retirement account. There was a little bit of, uh, paperwork that he gave (Oh, okay.) Um, I will say though that it doesn't quite match what our taxes say for retirement contributions so I'm just curious if there's maybe ...</p>
<p>01:44:37:11</p>	<p>Cut to Christel INTV</p>	<p>CHRISTEL TURKIEWICZ: Know what's in your bank accounts. Start pulling statements for retirement accounts. Know what kind of equity you have in your house, know what you owe on your house, know what the value of your house is. You know, a realtor will do a market analysis for you for free.</p>
<p>01:44:52:05</p>	<p>Christel INTV</p>	<p>CHRISTEL TURKIEWICZ: Debt's prevalent. Don't be ashamed. Most people have some bit of debt, be it credit card, car loan, obviously mortgage. And don't be ashamed of how you got into that debt, just know that you have it.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:45:03:07	Christel and Erin conversation	<p>ERIN: Yeah, it's almost like there's so much loss already, um, with just the loss of the relationship and the emotion and all of that.</p> <p>CHRISTEL TURKIEWICZ: (at the same time) Oh, absolutely.</p>
01:45:10:01	Christel and Erin conversation	<p>ERIN: There's a shame component of, you know, I didn't insist things were necessarily in my name. (Um hum.) You know, and now I'm like come on. (Right.)</p>
01:45:17:22	Christel and Erin conversation	<p>ERIN: That's the thing is like being a caretaker through and through, you know, we want to do good by our family and like I think yeah, just I feel like I, I feel like I kinda left myself like out to (Right.) out to dry, and yeah.</p>
01:45:29:11	Christel and Erin conversation	<p>CHRISTEL TURKIEWICZ: I'm here to tell you you are gonna get through it and you will have your own financial security. You're going to be ok, you know.</p>
1:45:35:22		<p>ERIN: That feels good to hear.</p>
01:45:37:21	Christel and Erin conversation	<p>CHRISTEL TURKIEWICZ: it is certainly a very emotionally draining process but then there becomes a little bit of light in maybe bringing home that paycheck, in being in charge of</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		your finances. It's a huge boost to your self-esteem.
01:45:50:14	ERIN and CHRISTEL conversation	ERIN: I actually forgot that I'm a super powerful woman. Like I hundred percent forgot. So I'm starting to remember that again. (Good.)
01:46:01:11	Cut to Wendy INTV	WENDY DE LA ROSA: Financial competence by and large is somewhat equal at the beginning of a relationship but those differences tend to exacerbate over time because the sole decision maker with regards to financial decision making essentially becomes more and more competent. The non-decision maker becomes less and less competent.
01:46:19:15	Cut to Rachel INTV	<p>RACHEL ROBASCIOTTI: I wonder how much of the arguments about money in heterosexual relationships come from the people that are in that relationship really railing against or embracing the stereotypes they've been given about who should be handling the money and, and who should not.</p> <p>RACHEL ROBASCIOTTI: When LGBTQ clients find us, there's been more of a conversation about gender roles and about the roles they actually want to play in the relationship, and so one of the things that happens is that</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		that's just been talked about more.
01:46:49:18	Cut to Farnoosh INTV	FARNOOSH TORABI: I think it's really important before you get married that you do a few basics with your money. One is having your own bank account. I don't believe in all of our money in one pot, that gets really sticky and more fights ensue. But I think it's important also to be transparent. I know what you've got, I know what I gotta do. We're working together on goals. That's important.
"Prenup Talk" / Caitlin and Apollo		
01:47:10:22	Open scene with Caitlin and Apollo playing cornhole.	<i>Verite Caitlin: Yes!</i> <i>Apollo laughs.</i> <i>Caitlin: Whatever.</i>
01:47:22:15	Cut to C & A on the couch together	<i>BTS Robin: Apollo, (Yes.) what do you love about Caitlin?</i> CAITLIN BOSTON: [laughing]
01:47:27:22		APOLLO BALDOZ: Why are you laughing?
01:47:29:00	TEXT ON SCREEN: Caitlin Boston Apollo Baldoz	CAITLIN BOSTON: What are you gonna say? [Apollo laughs]

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:47:32:16		APOLLO BALDOZ: I love her determination. I love the way she makes me feel. I love how much of a strong woman she is.
01:47:39:23		CAITLIN BOSTON: I approve this list. [both laugh]
01:47:44:23		CAITLIN BOSTON: I am a very challenging person and I think I am very much a harder person, in general, and Apollo's definitely, his personality is softer than mine. He's ambitious in a healthy way and he's really supportive as a partner. And very disciplined and very hardworking.
01:48:01:16		<i>BTS Robin: Do you ever fight?</i>
01:48:03:09		APOLLO BALDOZ: Yeah.
01:48:03:09		CAITLIN BOSTON: Oh, yeah.
		APOLLO BALDOZ: We fight.
		CAITLIN BOSTON: [laughing] We definitely fight, yeah.
01:48:07:06		CAITLIN BOSTON: Oh, we fight about money.
01:48:09:11		APOLLO BALDOZ: Just from my perspective when I do get angry at her, when it comes to money is in my head... in a sense it's like pestering.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:48:17:19		CAITLIN BOSTON: When we first moved in together, so two years ago almost exactly, Apollo said I was nagging him about money. And at that point we'd already, you know, put together the plan for him to pay off his debt. I don't really like that gender construct of I'm a woman helping you because I'm in a position with more knowledge, more experience, more whatever in a particular field that's particularly you know, gender constructed to be very masculine in perception? And then attaching this label of I'm nagging you. I'm not nagging you, I am helping you self-actualize your finances.
01:48:53:10	<i>Photo montage. Caitlin and Apollo in love.</i>	
01:49:02:16		<i>BTS Robin: How much in debt were you, Apollo?</i>
01:49:05:03		APOLLO BALDOZ: Um, what was it?
		CAITLIN BOSTON: It was about thirty-two thousand dollars.
		APOLLO BALDOZ: Thirty-two, yeah. Thirty-two thousand—
		CAITLIN BOSTON: In credit card loans and he had about \$10,000 dollars in student loans.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:49:13:17		<i>BTS Robin: Did you have a plan on how you were gonna pay off your debt?</i>
01:49:16:03		APOLLO BALDOZ: No. It was mostly a monthly if anything, just putting money in but I was also using the credit cards at the same time. So the way that she helped me out was to, um, consolidate everything so it'd be one fixed payment for all the cards, or basically to cover everything.
01:49:33:21		CAITLIN BOSTON: Apollo's way of dealing with money, which is who he is as a person, is ev-, as long as everything's fine, everything's fine. So he didn't know how much money he had, period. He didn't know how much debt he had. He didn't know where his debt was. He didn't know what his credit score was.
01:49:51:18		And he didn't realize that he had \$5,200 dollars in bills a month.
01:49:58:01		CAITLIN BOSTON: That's literally your fixed cost a month. That's not even food. That was just utilities, credit card bill, student loan, phone.
01:50:07:20		CAITLIN BOSTON: Apollo is a freelancer and he is very lucky that he is typically pretty much, um, consistently booked...

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:50:13:01		APOLLO BALDOZ: But it's freelance and you don't know when your next job's going to be.
01:50:18:21		CAITLIN BOSTON: I needed him as a freelancer to have at least six months of savings before I would feel comfortable living with him just because I was still carrying quite a bit of debt from my student loans and I just really didn't like the idea of someone who didn't have stable income coming in with a track record of debt, with no savings.
01:50:33:22		CAITLIN BOSTON: Once I kind of explained to him my, my thinking around he's kind of come around into said that makes a lot of sense.
1:50:38:09		APOLLO BALDOZ: I did this for me and I let my, um, I guess my ego in a sense kind of move away because we're in a relationship. We have to work together as, as a couple. These are our financial goals. I'm totally down for it and you know, um, and I totally understand and so that's, that's what helps me cut down my spending.
01:50:59:21		APOLLO BALDOZ: Like all my friends are like oh, yeah, I still have to pay off my, I have, still have to pay off this. I still have to pay off that. I'm like, oh, mine's zero. I'm good. Yeah.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:51:08:13	Cut to fridge photos, C&A working on the bills together.	<p><i>Verite Caitlin: And we still have what utilities? You have gas left?</i></p> <p><i>Apollo: Gas, yeah.</i></p> <p><i>Caitlin: So you're fine there.</i></p>
01:51:19:08	C&A working on the bills together.	<p>CAITLIN VO: I think that we are on the more extreme end of transparency. I think the fact that we go over our budgets together on a monthly basis if not more frequently is probably not regular for most people.</p> <p>CAITLIN VO: We definitely have long term savings goals. There's a cap that I want to reach in index funds in the next couple of years. We're interested in property management or owning property at some point.</p>
01:51:41:12	Cut to C & A interview	<p>CAITLIN BOSTON: We have definitely talked about the prenup and we've definitely- [laughs] —and he's laughing. It was, it was, it was a funny, stressful conversation. [both laugh] Um, because I think I know as a woman that it's in my vested interest to make sure that I'm financially protected and Apollo should be as well. And especially if we're going to be getting assets at any point in the near future, married or otherwise. I'd like to be able to show that there's a contractual understanding before we go into that.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:52:07:17	<i>Back to the cornhole game....</i>	<i>Apollo: Only one bounce. Caitlin: Oh my god! Did you see that. Oh yeah, alright, alright.</i>
01:52:15:19	B Roll Cornhole game Caitlin and Apollo hugging	CAITLIN VO: In my family and I think in Apollo's family there's been quite a few instances of, you know, debt mismanagement or financial insecurity. So that has always really motivated me to make sure that our relationship is built again on a place of love and trust and not on, you know, financial worry.
	<i>End on hugs.</i>	<i>Music stings out.</i>
01:52:35:18		
	3 SHOT Rabbi:	HALEY SACKS: I'll never forget my wedding day.
	3 SHOT Bride:	I was stunning obviously and I thought how lucky am I, to find a man who can both read and write. I'll never forget his vows,
	3 SHOT Groom:	"through sickness and health, for better or worse, for richer or poorer"
	CLOSE UP Bride:	Wait...poorer? What do you mean? Why would we let that happen?
	3 SHOT Rabbi:	Anywho I ran away because I didn't sign up for that.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>Here's the thing about Love. I LOVE LOVE even though yes I am single which is insane and if you're hot and good with money, my number is flashing on the screen, so please reach out. But fool me once, shame on you, fool me twice honey that's not happening...</p>
		<p>Next time I walk down the aisle I'm going to know everything about my partner. And you can bet on <u>that</u> and take it to the bank.</p> <p>I'm talking assets, credit score, monthly expenses, student loans, and any skeletons or weird bitcoins that might be in his closet...I'm gonna find out.</p> <p>Because remember if your hairless horseman has debt that doesn't mean it has to be your debt too.</p> <p>Then it's time to get things in writing. AND before you're like "Ew, Haley a contract...that is so unromantic of you" ... well Sweetie, marriage is a contract, you're just negotiating before you sign. It's important to get all the tea on your partner's finances.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>Bottomline: In order to <i>fall</i> in love, you have to have a net.</p> <p>Woo! This is crazy!</p>
1:54:07:12	Montage of older women	
01:54:13:08	<p>Montage of older women</p> <p>Cut to Carrie INTV</p> <p>Shots of couples working together</p>	<p>CARRIE SCHWAB-POMERANTZ: Women have unique challenges that men don't necessarily have. We live longer than men. We tend to go in and out of the workforce to care for children or elderly parents, and we earn less. And because of that, then we have less Social Security benefit. So you put this all together, we have more years of retirement to save for with less money. So it's so critical, especially for women, to have the basics of money management, to be engaged and disciplined about their money.</p>
01:54:48:02	<p>Wendy Interview</p> <p>Future perfect self montage...</p>	<p>WENDY DE LA ROSA: Well, we all fundamentally have this bias that in the future we're perfect.</p> <p>In the future we're gonna save for retirement, in the future we're gonna lose weight, in the future we're gonna call our mothers more, in the future we're gonna become better partners. (Again) the future, you know, I like to think that I turn into my own personal version of Beyoncé, right? That is my future self. And so when you think about your future self in that way, why would you take care of your future self?</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		She's perfect, or he's perfect already.
01:55:32:12	Shot of woman working on finances, checking bank account on phone Cut to Brad INTV	BRAD KLONTZ: We lose when we make things abstract. For example retirement is an abstract thing. The worst thing is a savings account. I mean what is a savings account? You're asking me to delay gratification right now for the savings account, I mean I have no emotional attachment to that. Zero.
01:55:48:23	Cut to shiny things montage	BRAD KLONTZ: I'm not motivated to do that at all. I'm much more motivated to look around at these other shiny things and get these right now. Because this is how I'm wired.
01:55:56:16	Cut to Brad INTV	BRAD KLONTZ: You need to name that account. This is a powerful emotional hack. My son's name is Ethan. Ethan's College Fund. If there's money in Ethan's College Fund, I don't know what it would take for me to go rob from that fund to go do something fun for myself or buy myself a new toy. I don't think I would ever do it.
01:56:13:12	Cut to WS of Farnoosh sitting at the microphone. Cut to ECU of mic, and her hands at the laptop.	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
1:56:18:18	<p data-bbox="427 254 792 321">Graphic: The Magic of COMPOUND INTEREST</p> <p data-bbox="427 995 667 1024">Ref: bankrate.com</p>	<p data-bbox="849 254 1317 422">FARNOOSH TORABI: When it comes to investing the most important factor is time, not timing.</p> <p data-bbox="849 474 1390 726">Compound interest is the interest you earn on your initial investment, plus all the interest earned on the interest that has accumulated over time. So, interest on interest.</p> <p data-bbox="849 785 1382 863">Another way to look at it is profit on profit.</p> <p data-bbox="849 919 1365 1171">Let's say you invest \$100 when you are 20 years old at an interest earning of 6%. Every month you invest another \$100. By the time you are 70, you'll have over \$359,000.</p> <p data-bbox="849 1230 1373 1440">But, if you wait until you are 30, you'll only have a little over \$191,000 when you turn 70. Waiting 10 years to begin investing cost you \$168,000.</p> <p data-bbox="849 1541 1382 1839">And if you think you are growing your money by leaving it in a savings account, hardly. These days most savings accounts earn below 1% interest. So \$100 principal with a saving account interest rate of .8%, will earn</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		<p>only eighty cents in the first year. If you save \$100 per month, after 50 years you'll have only \$73,885.</p> <p>The best way to grow your money is to invest and start earning compound interest early. If you are not already investing, start today!</p>
From Tennis to Stocks (FTTS) Ladies		
01:57:39:03		
01:57:59:01	<p>Shots of house exterior, ladies walking in, taking out cake</p> <p>TEXT ON SCREEN: ERLA GOLLER From Tennis to Stocks Investment Club</p>	<p>ERLA GOLLER: Well people used to ask us, in our age bracket, what what do you do? At that time, you almost felt embarrassed to say I'm a homemaker, and so I just said I'm an independent investor. (laughter)</p>
01:58:14:04	<p>Montage / Photos of the FTTS ladies</p>	
01:58:25:19	<p><i>FTTS Meeting begins</i></p> <p>TEXT ON SCREEN: ANNE STUBBE From Tennis to Stocks Investment Club</p>	<p><i>Anne Stubbe: This is the call to order of the meeting of FTTS. Is everyone here? Okay. We had a distribution of another thousand dollars. And we sold 19 shares of Apple for \$502, and 14 shares of Mastercard at \$342. So I think we've done a really good job.</i></p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:58:52:09	Cut to FTTS group interview TEXT ON SCREEN: GINNY McCARTHY From Tennis to Stocks Investment Club	GINNY McCARTHY: I inherited some stocks, and I didn't know how to spell it, let alone what they were.
01:58:57:22		GINNY McCARTHY: So I said, does anyone know anything about stocks? Blah blah blah blah. And oh, well, we should have a club.
01:59:03:15	TEXT ON SCREEN: KAY McMILLAN From Tennis to Stocks Investment Club	KAY McMILLAN: It was the same core group who was there because we played tennis with each other, we liked each other, we were all competitive.
01:59:11:04		GINNY McCARTHY: We're all competitive.
01:59:12:16		KAY McMILLAN: And, I think that's what I think the success of this group is.
01:59:15:06		ERLA GOLLER: And we had our first meeting, 37 years ago this August.
01:59:19:20		GINNY McCARTHY: August 17th.
01:59:21:12		PATRICIA GANTENBEIN: And bought our first stock.
01:59:22:12	TEXT ON SCREEN: BARBARA KAHL From Tennis to Stocks Investment Club	BARBARA KAHL: Sixteen of us, we all decided to put in \$100, so we have, that's what we started with: \$1600.
01:59:29:18		KAY McMILLAN: And dues of 25.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
01:59:29:18		BARBARA KAHL: And dues of \$25 a month
01:59:32:14	<i>Back to the big meeting...</i>	<i>Apple is up 67% year to date.</i>
		<i>ANN STUBBE: Whoa!</i>
01:59:38:01	TEXT ON SCREEN: PATRICIA GANTENBEIN From Tennis to Stocks Investment Club	<i>And we still have \$33,000 in MasterCard. It's a hold, of course. It seems to have been our cash cow. I don't think, um....</i>
		<i>...we'll ever sell that..</i>
01:59:49:23		<i>...it's just gonna continue to go up...</i>
01:59:51:21	Back to Interview	GINNY McCARTHY: We um decided, you can chart a stock but you have to find a field you want to chart, and you have to bring three stocks, comparable stocks, and then present them. You could not be sitting at a bar and some man telling you, you should buy this stock. (laughter) We really were serious about that (overlap).
02:00:10:12		KAY McMILLAN: Although that did happen two times... (laughter).
02:00:14:05		GINNY McCARTHY: And that's how we learned progressively about different fields. It's been very enlightening.
02:00:18:08	Cut to stock selection guide	ERLA GOLLER: And it was hard then.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		It was hard.
02:00:21:10		ERLA GOLLER: It was real hard. It really was. I mean, it took time, you had to put in all the figures, get them all in there.
02:00:25:08		KAY McMILLAN: No computer stuff. Pre-computer.
02:00:29:06	<i>Back to the big meeting...</i>	<i>ERLA GOLLER: Anyway, I kind of think that it still has a lot of room to grow because you know we're gonna head into the holiday season again. And Toys R Us is out of business. And I know that last year Target was the best place to buy toys. So I really think that we should not sell it. Maybe even buy a little bit more.</i>
02:00:51:17		<i>Well, how much is it right now?</i>
02:00:53:09		<i>ERLA: It's \$152 which is quite, at a high, so we have to consider that also.</i>
02:01:00:08	Back to the Interview	BARBARA KAHL: And every time we reach \$100,000, we would take \$16,000 out, and we've done that 26 times. (laughter) Today.
02:01:10:11		PATRICIA GANTENBEIN: We have invested a total of \$12,000 over the 37 years from our, personally each, and we've taken out today \$26,000 a piece. And, we still are worth \$7,000 a piece.
02:01:26:12		PATRICIA GANTENBEIN: This is our third distribution this year.
02:01:29:11	<i>Montage of travel photos.</i>	

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
02:01:36:04	Cut back to interview	ERLA GOLLER: We went to stockholder meetings, remember that? (overlap)
02:01:38:14		PATRICIA GANTENBEIN: We went to one in Las Vegas.
02:01:41:06		KAY McMILLAN: Station Casinos.
02:01:42:17		PATRICIA GANTENBEIN: We go for the food. The food is really good.
02:01:46:03		ERLA GOLLER: When we got there they weren't going to let us in because they didn't think we were stockholders (overlap) (laughter) They said, only stockholders are able to come to this meeting.
02:01:53:17		GINNY McCARTHY: Well, we're stockholders. We may have 20 shares, but we're there.
02:01:58:07	Cut to vintage photos of ladies on tennis court.	GINNY McCARTHY: 16 ladies, and we were very cute. (laughter) and we'd come clumping in.
02:02:03:12		BARBARA KAHL: You wouldn't believe how cute. (laughter)
02:02:07:06	Cut back to interview	ERLA GOLLER: That was a long time ago. And probably, I've, we were the minority, I mean women were the minority.
02:02:12:21		Oh yeah, there were very few.
		ERLA GOLLER: I'm sure in that meeting...
02:02:15:10		GINNY McCARTHY: So that was probably the first time we were aware, you know, besides being all

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		these ladies, I think, but it didn't affect us. And, I don't think any of our husbands ever put us down about our money.
02:02:27:12		ERLA GOLLER: It makes you proud too (overlap) that you can, you know, you really can talk with anybody about investing now, so...
02:02:34:17	Cut to montage of group pictures	KAY McMILLAN: This is the original group, (overlap) and it will stay that way.
02:02:38:21		PATRICIA GANTENBEIN: There isn't a thing we wouldn't do for one another.
02:02:41:03		ERLA GOLLER: Lasting lifelong friends.
02:02:42:19		BARBARA KAHL: All the fun, all the memories,
02:02:44:20		BARBARA KAHL: And all the money (laughter)
02:02:46:13	<i>Cut to champagne toasting</i>	<i>Cheers! 26, don't fall. (laughter)</i>
02:02:53:14	<i>Cut to ladies dancing</i>	
Male-Dominated Investing World		
2:03:00:15	Wall street montage	
02:03:10:03	Cut to Sallie INTV TEXT ON SCREEN:	SALLIE KRAWCHECK: I spent a lot of years on Wall Street and I absolutely never interrupted a group of gentlemen saying "Let's

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Sallie Krawcheck CEO & Co-Founder, Ellevest	keep the women out.” That never happened. But it is only natural that you build a business for yourself, and in an industry where 90 percent of traders are men and 86 percent of financial advisors are men and 98 percent of mutual fund dollars are managed by men, is it any surprise that it’s built by men, for men?
02:03:38:11	Cut to Manisha INTV Footage from the film Boiler Room	MANISHA THAKOR: The industry is still very much built with a male mindset.
02:03:43:10	TEXT ON SCREEN Boiler Room (2000)	<i>Ben Affleck: You have to be closing all the time! And be aggressive!</i>
02:03:46:09	Cut to Manisha INTV	MANISHA THAKOR: That loves that kind of competition. That game. And you see a lot of the war-like analogies on TV, we’re defending, we’re crushing...
02:03:55:21	News Clip: Mad Money with Jim Cramer	<i>MadMoney Cramer: With a bang (SFX bang) on Friday.</i>
02:03:59:05	Cut to Manisha INTV	MANISHA THAKOR: the market’s making a killing. Destroyed!
02:04:01:14	Montage of news clips from CNBC	<i>Various male announcers: Getting destroyed. This is me, tackling, crushing, breaking both of his legs. They’re nuts! They know nothing!</i>
02:04:08:16	Cut to Sallie INTV	SALLIE KRAWCHECK: This is how male focused the investing industry and Wall Street are.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p>Shots of trading floor on wall street</p> <p>Shots of tourists with wall street bull</p>	<p>Their industry symbol is an anatomically correct, maybe anatomically enhanced, angry snorting bull. I mean there is no way you get more masculine than that.</p>
02:04:27:12	<p>Cut to Carrie INTV</p> <p>TEXT ON SCREEN: Carrie Schwab-Pomerantz President, Charles Schwab Foundation</p>	<p>CARRIE SCHWAB-POMERANTZ: My team and I conducted a survey on women of all different generations, and their attitudes about money, and the biggest discrepancy was confidence. Far more men than women had confidence in their investing abilities.</p>
02:04:42:13	<p>Cut to Sallie INTV</p>	<p>SALLIE KRAWCHECK: That's another message that we get, that we are risk averse, we don't want to take as much risk. We're not certain. No, no. What our research at Ellevest has shown is we're risk aware.</p>
02:04:52:03	<p>Shot of wall street, woman working in a male-dominated office</p> <p>Cut to Sallie INTV</p>	<p>SALLIE KRAWCHECK: In fact, when women invest, women outperform men by about a percentage point a year and this has, has shown to be true whether it's hedge fund managers or mutual fund managers or individual investors.</p>
02:05:05:18	<p>Montage of working women: on sidewalk, at conferences, working on computer</p>	<p>FARNOOSH TORABI: If you look at who's the better investor? Women. Who's getting more college degrees right now? Women? Who is starting businesses at a faster clip? Women. We should not lack confidence, and this is the sort of</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		message that isn't out there enough.
IMPACT INVESTING / RACHEL ROBASCIOTTI		
02:05:20:11	Intro offices Robasciotti and Phillipson	
02:05:32:11	<p>Cut to Rachel INTV</p> <p>TEXT ON SCREEN</p> <p>RACHEL J. ROBASCIOTTI Founder & CEO, Adasina Social Capital</p> <p>Shot of women riding up escalator Shots of women working in offices</p>	<p>RACHEL ROBASCIOTTI: Most traditional firms are driving into the future by looking in the rear view mirror. They are looking at who's traditionally held the wealth, but we are in the middle of the greatest wealth transfer on record and that money is moving primarily into the hands of women. Women who have a different ethos, a different set of things that they're looking for their money to do are actually looking for advisors that -can meet those goals, that really align with them.</p>
02:05:59:21	<p>Rachel INTV</p> <p>Cut to Rachel talking on Zoom with couple</p>	<p>RACHEL ROBASCIOTTI: When we started the company back in 2004 we worked with the LGBTQ community because that's who I was, that's who we were, and it was really an under-served community. And we continue having lots of LGBTQ clients because people want to work with someone that looks out at the world through their eyes, has their values.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
02:06:21:01	Graphic: People on Planet	RACHEL ROBASCIOTTI: Adasina Social Capital is an approach to investing that drives large scale systemic change for the good of people and the planet and it's really important to us that the impact that we have extends well beyond our own portfolio. So we believe very much in organizing other investors to join us in listening to impacted communities and the issues that they want investors to address.
02:06:44:01	Shots of Adasina office Screengrab Adasina website	Rachel VO: We started Adasina Social Capital primarily because it was what our clients wanted.
02:06:55:05	Graphic: Gap between white Americans and black Americans	RACHEL VO: There's a huge gap between white Americans and black Americans. White Americans have ten times the wealth of black Americans, and we're all at this point really familiar with the pay equity gap as well.
02:07:08:09	Cut to women talking outside, looking at cellphone Cut to Rachel INTV Cut to Rachel speaking at Lesbians Who Tech summit	RACHEL ROBASCIOTTI: and for a lot of people in these communities, they just don't necessarily already understand how the traditional financial system works. If you offer them something of value they remember you and they come back to you and so I started off doing a lot of educational seminars and providing as much education as possible. And in working with these populations,

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Cut to Rachel INTV	with women, people of color, queer people, it became really obvious to me that they were going to choose to work with someone because they trusted them and they knew that person would make the kinds of decisions that they would make if that was their full time job.
02:07:41:13	<p data-bbox="427 653 716 730">Shots of NY stock exchange</p> <p data-bbox="427 953 735 989">Cut to Rachel INTV</p> <p data-bbox="427 1150 800 1339">Cut to stills of marches from Poor People's Campaign, Black Lives Matter, Move the Money, #MeToo</p> <p data-bbox="427 1499 735 1535">Cut to Rachel INTV</p> <p data-bbox="427 1694 816 1772">Screengrab of Force the Issue website</p>	<p data-bbox="846 653 1401 1892">RACHEL ROBASCIOTTI: Investment managers, who aren't necessarily experts in social justice or in making change or even in climate science were making decisions about what would ultimately have an impact with a massive amount of investment dollars. And so we built Adasina by going directly to those impacted communities and saying what would you have us do? If we're working on economic justice we're going directly to the Poor People's Campaign and saying how would you have investors support what your goals are toward economic justice? If we're looking at the Me, Too movement and we want to understand how investors can support women having more safety in the workplace we're asking the question of like how can investors do that, and you get these really interesting answers, like for example, as of today we have over 200 companies that have ended forced arbitration for sexual harassment claims and we're putting together the world's first</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p>Cut to Rachel INTV</p> <p>Screengrab of Washington Post article about sexual harassment screen</p>	<p>sexual harassment screen for investing, and we're targeting exactly that particular practice because we went to those who were most impacted and said how can we support you?</p>
02:08:51:06	<p>Shots of women watering garden, doing construction</p> <p>Shots of solar panels, wind turbines</p>	<p>RACHEL ROBASCIOTTI: Women are really looking for what's the whole picture, what's the future that we're building with this money, not only for myself for example but also what's the world that I want to build and live into with other people.</p>
02:09:06:19	<p>Shot of couple working together on laptop</p> <p>Cut to Rachel INTV</p>	<p>RACHEL ROBASCIOTTI: Most investors do care about returns but if you're saving for a long term goal you want solid, sustainable returns. And sustainable returns come from companies that have sustainable practices.</p>
02:09:22:18	<p>Cut back to couple working together</p> <p>Shot of mom and kids on couch</p> <p>Screengrab of Rachel in NYT article</p> <p>Screengrab article "how to decarcerate a portfolio"</p>	<p>RACHEL ROBASCIOTTI: And with more and more women coming into the investment world and more of us caring specifically about what our money is doing, we're actually able to come together and in solidarity truly impact the behavior of these large corporate actors.</p>

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	Still of demonstration: "I can't breathe"	
02:09:45:17	Cut to Rachel INTV Cut to couple at park with dog Cut to Rachel INTV	RACHEL ROBASCIOTTI: I hope that in 20, 25 years when women have really stepped into their power around money and when assets are primarily in the hands of women that we'll come back to really seeking a true return, the return that takes care of us as individuals and our families but also the social return that takes care of the world that we have to live into. So that's my ultimate hope for where we'll end up
02:10:10:23	Graphic: Nearly 6 out of 10 sustainable funds deliver higher returns than conventional funds over 10 years Source: Financial Times	
Next Gen Personal Finance / Yanelly Espinal		
02:10:19:23	Cut to NYC city views from up high	
02:10:31:00	Cut to Yanelly INTV TEXT ON SCREEN: YANELLY ESPINAL Director of Educational Outreach Next Gen Personal Finance	YANELLY ESPINAL: The stock market is the number one generator of wealth in our country, in our history. And, so for us to not even be participating, 96% of Latinos in the US to not be participating in the greatest generator of wealth

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		building, how are we going to break cycles of generational poverty?
02:10:47:05	Screengrabs of articles featuring Yanely Cut to Yanely INTV	YANELY ESPINAL: It's so powerful for someone, like me right, who never really thought I would have access to lots of wealth, but when I learned that by investing just 10 cents of every dollar that you make, you can generate a lot of wealth with that, over your entire working life, and your career that you are working and earning money. 10 cents from every dollar.
02:11:07:03	Yanely INTV	YANELY ESPINAL: I think it's happening right now, this wave of creating access to investments in the stock market for average, everyday people.
02:11:14:18	Cut to Robo-advisor apps on phones images from commercials.	YANELY ESPINAL: Technology's playing a huge role in that. The first account that I invested money in and actually understood what was going on and made choices was on an investment robo-advising app. And, I just took a couple of quiz questions. They explained to me that I should have a aggressive portfolio because I was very young. Then it said how much do you have to start with? I said 15 bucks. And, I was able to create the account. And, there are more and more robo advisors or micro-investing apps that are allowing you to start with 50 cents, 10 cents, 0 dollar minimums to start, which means that there's no excuse.

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
02:11:50:07	Screengrab of pricing plan, advisory fee structure	YANELY ESPINAL: Of course, you definitely want to know what fees you are being charged. Because the fees can kill your returns. You still need to have the education.
02:11:59:10	Cut to Yanely INTV	YANELY ESPINAL: But, just the fact that today anybody with a phone can go, or a computer, can go online, create an investment account, choose stocks and bonds, and put 10 bucks in, is amazing.
02:12:08:15	Shots of Yanely in the classroom	<i>Yanely teaching workshop: "I'm so excited to have you all here for a little while today. My name is Yanely Espinal and I work at an organization called Next Gen Personal Finance. What I do is offer workshops around money to students in college, students in high school and to teachers who need to learn it so they can feel ready to teach it."</i>
02:12:26:13	Cut to Yanely INTV	YANELY ESPINAL: it's so much more important than ever before to have the right messengers teaching financial education. If you have never experienced living paycheck to paycheck, you can't speak from experience.
02:12:39:17	Cut to Yanely in the classroom	<i>Yanely in classroom: What do you think I did...spent it.</i>
02:12:42:18		YANELY ESPINAL: I think that's why, um, me becoming a

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		financial educator resonated with a lot of young people because they realized she's just like me.
02:12:50:22	Cut to Yanely INTV	YANELY ESPINAL: Financial education means teaching students at an early age how money works.
02:12:55:18	Shot of students working Shot of driver unloading boxes Shot of college student studying Shot of young woman with credit card	YANELY ESPINAL: Most high school kids graduate, they're 17, 18, and they go off either directly to the workforce or to college in which case, they're going to sign for student loans or open up credit cards, not knowing anything about how they work.
02:13:08:15	Photos of Yanely in high school graduation	YANELY ESPINAL: And, I think for me the frustrating part was that I went through the school of hard knocks. Like I just figured it out as I went. It costs you a lot of money to make financial mistakes, and so I ended up paying so much money to learn.
02:13:22:15	Footage of Yanely teaching in the classroom	<i>YANELY ESPINAL: You have to have your money spread out across all the companies in the entire market so that you minimize your risk. So again that idea of taking the average? It's not just the average of all the years you've been investing but also the average return of all the companies, too.</i>
02:13:36:16	Yanely teaching in the classroom Cut to Yanely INTV	YANELY ESPINAL: The way that I've seen financial education be taught, incorporates literacy, critical thinking, decision making,

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
		soft skills, all the things that you want kids to be learning in those classes is embedded in financial decision making and understanding personal finance.
02:13:52:15	Yanely INTV Cut to Yanely classroom footage: talking to student, group photo	YANELY ESPINAL: When you teach a teenager, they go home and they teach their parents. And, there's a ripple effect. So, it is just so powerful if we start with the youth. I think more people need to be tuned into the power and potential of that kind of financial education.
CONCLUSION		
02:14:06:18	Montage of our main characters Chanel, Tonya, Yanely, in their lives, happy, celebratory, successful	
02:14:14:16	Cut to Stacy INTV Continue montage of characters. See Caitlin and Apollo having fun, then Tonya at work	STACY FRANCIS: I can only dream of a world where women have taken charge of their personal finances and they're smart and they're savvy and they're confident. It means that women are never gonna be boxed in, to careers or marriages or situations that they can't get themselves out of because of money.
02:14:35:02	Cut to the FTTS ladies showing their \$1,000 checks	CARRIE SCHWAB-POMERANTZ: Be your own advocate. Commit yourself to having the basic knowledge of financial

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
	<p>Cut to Carrie INTV</p> <p>Cut to Christel and Erin conversation</p>	<p>management. It's not rocket science. And ask questions. — Start talking more about it. You want to be the CEO of your financial life.</p>
02:14:50:14	<p>Cut to Farnoosh INTV</p>	<p>FARNOOSH TORABI: When women are financially independent the world becomes a better place.</p> <p>This is not just a victory for women, this is a victory for everybody.</p>
02:14:58:12	<p>Cut to teachers and kids in classroom, learning financial education.</p> <p>Cut to Manisha INTV</p> <p>Cut to Yanely in classroom, cutaway to young woman student who nods enthusiastically.</p>	<p>MANISHA THAKOR: I am always blown away by the speed that women learn this information. And with such a sense of pride and ownership. It's magical to watch.</p> <p>MANISHA VO: That's how I think we're gonna change the game.</p>
	<p>Fade to black</p>	
02:15:14:01	<p>Fade up on title of film SAVVY</p>	
	<p>Fade to black</p>	
02:15:23:01	<p>Fade up credits</p>	/

<u>Timecode</u>	<u>Video</u>	<u>Audio</u>
02:19:02:10	Post credits button with Haley.	What?! You guys are still here? Come on! Go invest your money! We talked about this!
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