


Monthly Media Tip Sheet

Beat	Story	Source
Personal Finance	How to Get Out of Debt Faster in the New Year: The average amount of household debt across America has risen, reaching approximately \$17.29 trillion in the third quarter of 2023 . With many people starting the year with new financial goals, what options and programs are available to pay down their debt?	A source from Take Charge America can provide simple steps to help people get out of debt faster in 2024.
	Revamping Your Wealth Management Plan for the New Year: With a new year come new opportunities to revisit long-term financial plans – whether to adjust retirement targets, update estate and succession goals, define your philanthropic legacy or reconfigure investment portfolios. With so many options and opportunities, what strategies should you consider in the coming months?	A representative from BMO Wealth Management can discuss opportunities individuals can leverage in 2024 to keep their long-term financial goals on track, taking into account local and national economic nuances.
Accounting/Biz Finance	How to Bolster Your Business' Cybersecurity This Tax Season: When it comes to cybercrime, attackers look for windows of opportunity to infiltrate business systems – and no window of opportunity is more appealing than tax season when sensitive documents are being shared. As preparations begin and sensitive financial information is distributed, how can business owners best protect their business? And what are some of the red flags to look out for?	Elizabeth Hale, founder of Scottsdale-based eeCPA , can share top tips for keeping sensitive information safe, proactively beefing up internal cybersecurity protocols and recognizing identifiers for common schemes.
Legal	Safeguarding Your Legacy & Wealth with an Estate Plan: Does your family know your wishes? Only one in three Americans has an estate plan, and of those who do, 20% have not updated their plan in the last five years. Though critical to ensuring secure and lasting legacies, taking a strategic eye to estate planning is often overlooked. Planning prevents disputes down the road, prepares loved ones or vital partners for emergencies and reflects the executors' priorities. Without proper management of personal and business matters, people put their assets and legacies at risk.	A partner at Guidant Law can share insights on what Arizonans need to know about the estate planning process, the top tips for creating an estate plan customized to the executors' needs and how to walk the line between personal and business matters.

Risk Management/ Insurance	Increasing Benefit Literacy to Decrease Costs: While not often discussed, many employees don't truly understand their benefits. This can lead to job hopping or dissatisfaction. Knowing this, how can businesses help employees understand their care plans beyond standard top-line offerings to increase cost savings and improve retention?	A source from MMA , formerly Lovitt & Touché, can provide insight to employers on how to educate employees about best ways to use their benefits, ways to save money on out-of-pocket costs, how to find discounts on care and more.
Real Estate	Will Valley Growth Create Greater Housing Shortages?: With Phoenix and Maricopa County among the fastest-growing populations in the U.S., rapid growth is creating a housing vacuum. As more people move to the Valley, and two major employers are set to come online this year, there will be significant increases in the demand for housing. With interest rates slowly stabilizing, motivated buyers and downsizing sellers are creating bright spots for the market.	Sheryl Bowden, President of Phoenix REALTORS Board of Directors, can provide insights on the current residential real estate market, opportunities for both buyers and sellers, as well as market expectations for 2024.
Healthcare	Major Misdiagnosis Among Teens with Autism: Mental health issues among teenagers are sharply rising. Some teens collect a string of diagnoses – depression, anxiety, ADHD, etc. – but often medication or therapy aren't enough. That's because in many cases, these teens have autism – and they have been misdiagnosed, causing critical delays in treatment.	An Axis for Autism expert can share signs of autism in teens, why it's often misdiagnosed and why an evaluation might be in order.

Contacts	Media Resource Center View Previous Tip Sheets
Mary Little (480) 586-5134 mary.little@akerink.com	
Katie Brashear (480) 330-0872 katie.brashear@akerink.com	
Danielle Grobmeier (480) 286-3365 danielle.grobmeier@akerink.com	
Alayna Dagleish (360) 703-8602 alayna.dagleish@akerink.com	
Lauren Brinkman (973) 876-0132 lauren.brinkman@akerink.com	