


November 2024 – Monthly Media Tip Sheet

Beat	Story	Source
Community Issues	What Kind of Village Does it Take? Addressing Arizona’s Top Poverty Triggers in 2025: As we head into the new year, housing affordability, food insecurity and heat relief are among the pressing issues facing low-income Arizonans. How can communities come together to strengthen support systems and tackle these growing challenges? What resources are available to help households achieve greater stability and security?	A representative from Wildfire , a Phoenix-based nonprofit dedicated to addressing poverty in Arizona, can speak to these challenges and share resources and opportunities for community members to help.
Personal Finance	Building a Resilient Financial Plan in Any Economic Climate: Economic conditions can shift unexpectedly, impacting everything from interest rates to market stability. For individuals looking to strengthen their financial plans, a resilient approach is key – one that balances short-term flexibility with long-term growth potential. How can individuals adjust their financial strategies to weather economic changes while staying on track toward their goals?	A source from BMO Wealth Management can discuss strategies for building a strong financial plan and provide insights on adapting investment approaches and planning for long-term financial security.
	How to Decode the Fine Print of Credit Card Offers: Credit card offers are often packed with appealing benefits, but many of the terms can be confusing or unclear, leading to unexpected expenses and longer debt cycles. While introductory offers can be enticing, the ongoing terms and conditions are the most impactful factors to keep in mind when choosing a credit card.	An expert source from Take Charge America can elaborate on the key terms that can impact payments.
Insurance	Creative Benefits to Attract and Retain Executive Talent: Beyond traditional pay, emerging trends in executive benefits focus on unique perks and flexible offerings that are designed to align with executives' evolving expectations and boost engagement. These benefits not only enhance employee satisfaction but also strengthen loyalty to	A representative from Marsh McLennan Agency Arizona can speak to how companies can keep executive benefits strategic and competitive.

Commented [AA1]: See how this is more impactful that “community needs.” Also, to the average person/reporter, “community needs” doesn’t necessarily equate to poverty. The term could refer to safe sidewalks and bike lanes, for example. For Wildfire, we should be more direct with poverty.

	organizations and support longer retention, making them important tools in building and maintaining a well-rounded leadership team.	
Real Estate	Increasing Age of First-Time Home Buyers: The median age of first-time home buyers is on the rise, reaching 38 this year, according to the National Association of REALTORS® 2024 Profile of Home Buyers and Sellers . Additionally, first-time buyers make up only 24% of all buyers. Experts suggest that the lack of affordable housing might be turning people away from purchasing a home, creating barriers for younger buyers entering the market – So, what does this mean for residential real estate in 2025?	Phoenix REALTORS® Board President Sheryl Bowden can explain shifting trends in first-time home buyer demographics and provide insight into what they mean for the 2025 market landscape.
Legal	Using Bankruptcy as a Strategic Tool for Business Debt Relief and Recovery: Often viewed as a last resort, bankruptcy can serve as a powerful tool to help businesses recover from debt and pave the way to a fresh start. With the right debt relief strategy, filing for bankruptcy can offer a valuable opportunity to regain control and rebuild toward financial stability.	Guidant Law Partner Lamar Hawkins can explain the top factors business owners need to know when considering this debt relief option.

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