

A Savings Carol – Video Script

Spirit (past): “Good eeeevening Mr. Jones. I’m the ghost of your financial past.

Turn to see yourself... “

Mr. Jones: “Why, that’s my old ledger!”

Spirit (past): “Indeed it is. Look at yourself...

A fiscally responsible young fellow, faithfully setting aside money each month in your retirement accounts. You were diligent in following your financial plan and seeking your advisor’s counsel.”

Mr. Jones: “I dreamed of traveling and not worrying about money!”

Spirit (past): “Of course. These are the dreams of many young people who look forward to a day when they can reap the rewards of a well-funded retirement plan.”

But I’m afraid my time here is over...”

Mr. Jones: “Wait!”

Spirit (present): “Ahhh, Mr. Jones...

Turn to see yourself...

At one time, you saved earnestly for retirement and were able to manage everyday life expenses because you lived within your means...”

Mr. Jones: “Yes, it was difficult, but I managed to spend wisely.”

Spirit (present): “But now...

Temptation has gotten the better of you. The need for ever greater material possessions has led you to take money out of your retirement accounts, jeopardizing your financial future.

Here you are taking money from your retirement plan to purchase a new car.”

Mr. Jones: “Don’t buy the car you fool! You don’t need it!”

Spirit (present): “And here you are buying a home that you really can’t afford...”

Mr. Jones: “I wanted to have what everyone else seemed to have!
I can’t bear to see this! Why was I so foolish?”

Spirit (present): “Ahhh, that question you must answer for yourself.
But now, I must go...”

Spirit (future): “Good evening, Mr. Jones.
Turn to see yourself...
You now face difficult times...
Your home and car are long gone. Your retirement savings are a fraction of what they once were. And you are faced with having to work many more years to make ends meet.
Tell me, was the fleeting thrill of your acquisitions so great that you would imperil your financial future? “

Mr. Jones: “I know, I know... somehow...I...I lost my way. I spent too much! I stopped saving and ignored the financial plan my advisor and I had so carefully crafted.... “

Spirit (future): Now, in your later years, it’s questionable whether you will have enough savings to live on, never mind to do the things you once dreamed of.

Mr. Jones: “It’s too much! Where did I go wrong?! I would give anything to go back in time and change things!”

Spirit (future): “Ahhh, but you can. I’m here to show you what might happen in the future if you continue on your current path.
So let this be a wake-up call, Mr. Jones. Live within your means. Save regularly. Think of your future.
Saving isn’t always glamorous, but it’s important to have the money in retirement that you need.

Mr. Jones: “Yes! Exactly! I will get back to budgeting, saving, and spending wisely because my future is too important!
In fact, I’m going to call my advisor right now and get back on track!
Thank you, and to all a good night!”