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How Tallybird Works

Startup product explainer · Adult (25-40) · Neutral American · 60 seconds

You finished the job. The client loved it. And now... you have to chase the money.

For most freelancers, invoicing is the worst part of the week. Writing them up, remembering who's paid, sending that awkward follow-up email for the third time.

Tallybird takes care of all of it.

Here's how it works. Log the hours or the project fee, and Tallybird turns it into a clean, professional invoice in about ten seconds. Send it straight from the app.

Then Tallybird keeps an eye on it for you. When a client opens the invoice, you'll know. If the due date passes, Tallybird sends a polite reminder in your name, so you don't have to.

Clients can pay by card or bank transfer with one tap, and the money lands in your account, usually within two days.

At the end of the month, you'll see exactly what you earned, what's still owed and what to set aside for taxes.

Tallybird. You do the work. We'll handle the chasing.

What Is a Deductible?

Insurance explained · Adult (35-55) · Neutral American · 90 seconds

If you've ever shopped for insurance, you've probably seen the word deductible. It sounds complicated. It isn't.

A deductible is the amount you pay yourself before your insurance starts to pay.

Let's say you have car insurance with Brightpath, and your deductible is five hundred dollars.

One rainy afternoon, you back into a pole in a parking lot. Nobody's hurt, but your bumper is. The repair costs two thousand dollars.

Here's what happens. You pay the first five hundred dollars. That's your deductible. Brightpath pays the rest, the other fifteen hundred.

Now, what if the repair only cost four hundred dollars? That's less than your deductible, so you'd pay the whole thing yourself. Insurance wouldn't kick in.

So why would anyone choose a higher deductible? Because it usually lowers your monthly payment. You're agreeing to cover more of the small stuff, so your insurance costs less.

A lower deductible works the other way around. You'll pay a bit more each month, but less out of your own pocket when something happens.

There's no single right answer. A good rule of thumb is to pick a deductible you could pay tomorrow without panicking.

Want to see how different deductibles change your price? Use the slider on our quote

page, and you'll see it in real time.

Brightpath Insurance. Clear answers, no small print surprises.

Harborline: Sending Money Home

Fintech explainer · Adult (30-45) · Neutral American · 60 seconds

Every month, Daniela sends money to her mother in another country. And every month, she used to lose part of it along the way.

Hidden fees. A poor exchange rate. Days of waiting, wondering if it had arrived.

Harborline was built for people like Daniela.

Here's how it works. Open the app and type in how much you want to send. Before you do anything else, you'll see exactly how much will arrive on the other side, in their currency, with every fee shown up front.

Choose how your family receives it: straight to their bank account, to their mobile wallet or for cash pickup at thousands of locations.

Tap send. Most transfers arrive within minutes, and you'll both get a message the moment it lands.

No surprises. No guessing. Just the full amount, where it's supposed to go.

Now Daniela knows exactly what her mother receives. And her mother knows exactly when.

Harborline. More of your money gets home.

The Well at Kisaru

Nonprofit explainer · Adult (35-55) · Neutral American · 90 seconds

In the village of Kisaru, the nearest clean water used to be a two-hour walk away. Every morning, that walk fell to the children.

This is how Wellspring Partners changed that, and how your gift fits in.

Step one: we listen. Before we dig anything, we meet with village leaders to understand where water is needed and who will take care of it. In Kisaru, a committee of eight neighbors volunteered.

Step two: we survey. Our engineers test the ground to find water that's deep enough to be clean and steady enough to last through dry seasons.

Step three: we drill. A local crew, trained and paid by Wellspring, drills the well and installs a hand pump that anyone can use and anyone can repair.

Step four: we train. The committee learns how to maintain the pump, collect a small fee for repairs and keep the area clean.

And step five: we stay. For ten years after a well is built, we check in, test the water and help with any fixes. Because a broken well doesn't help anyone.

Today, Kisaru's water is a two-minute walk from the school. The children spend their mornings in class.

It costs about eight thousand dollars to bring a well like this to life. Every gift, whatever the size, goes toward the next village on the list.

Visit Wellspring Partners dot org to see which community your gift will reach.

How Compound Interest Grows

Whiteboard explainer, personal finance · Adult (25-40) · Neutral American · 90 seconds

[Hand draws a small snowball at the top of a hill]

Let's talk about one of the most useful ideas in money. It's called compound interest. And it works a lot like a snowball.

Say you put one thousand dollars into a savings account that earns five percent interest a year.

[Hand writes $1,000]

After the first year, you earn fifty dollars. Now you have one thousand and fifty.

Here's where it gets interesting. In year two, you don't just earn interest on your original thousand. You earn it on the fifty, too. So this time, you earn fifty-two dollars and fifty cents.

[Snowball rolls and gets bigger]

It doesn't sound like much. But every year, the pile gets a little bigger, so the interest gets a little bigger, which makes the pile bigger again.

That's the snowball rolling downhill, picking up more snow as it goes.

Leave that thousand dollars alone for ten years, and it grows to about sixteen hundred. Leave it for thirty years, and it's more than four thousand. And you never added another cent.

[Hand draws a steep curve]

Now imagine adding a little every month. The snowball gets very big, very fast.

The most important ingredient isn't how much money you start with. It's time. The earlier you start, the longer your snowball has to roll.

So start with whatever you've got. Even small amounts. Then let time do the heavy lifting.

Your First Day with Stackwise

Onboarding explainer, SaaS · Adult (25-40) · Neutral American · 2 minutes

Welcome to Stackwise. Over the next two minutes, we'll get your first project up and running, so you can spend less time organizing work and more time doing it.

Let's start with your home screen. On the left, you'll see your sidebar. That's where all your projects live. Right now it's empty, so let's fix that.

Click the plus sign at the top of the sidebar, and choose New Project. Give it a name. Something simple works best, like Website Refresh or Spring Campaign.

Your new project opens as a board with three columns: To Do, In Progress and Done. You can rename these or add more whenever you like.

Now let's add a task. Click Add Task in the To Do column, and type what needs to happen. Press enter, and there it is.

Click on the task to open it up. Here you can add a due date, attach files and write notes. You can also assign it to someone. Just type the @ sign and start typing their name.

Speaking of teammates, let's invite some. Click Share in the top right corner, enter their email addresses, and they'll get an invitation right away.

When someone starts working on a task, they simply drag it over to In Progress. When

it's finished, they drag it to Done. Everyone on the project sees the change instantly.

One more thing before you go. Click the bell icon at the top of your screen. This is your notification center. You'll see when someone comments, finishes a task or mentions you. You can choose which updates you get, so it never gets noisy.

And that's it. You've created a project, added a task and invited your team.

If you ever get stuck, click the question mark in the bottom corner to chat with our support team. They're real people, and they reply fast.

Now go get something done.

Why Your Credit Score Moves

Fintech explainer, credit · Adult (30-45) · Neutral American · 90 seconds

Your credit score went down. You didn't do anything wrong, at least not that you know of. So what happened?

Your credit score is a number that tells lenders how likely you are to pay back money you borrow. It changes as your habits change. And it's mostly shaped by five things.

The biggest one is payment history. Paying your bills on time, every time, matters more than anything else. Even one payment that's more than a month late can pull your score down.

Next is how much of your credit you're using. If your card has a limit of one thousand dollars and you're carrying a balance of nine hundred, that looks risky. Try to keep your balances under about thirty percent of your limit.

Third is how long you've had credit. Older accounts help, so think twice before closing your very first card.

Fourth is new credit. Applying for several cards or loans in a short time can knock a few points off.

And fifth is your mix of credit, like having both a card and a car loan. That one matters least.

So if your score dipped, check your recent statements. Maybe a balance crept up, or a new card application showed up.

The good news? Scores recover. Pay on time, keep balances low, and give it a few

months.

With Clearmark, you can see your score and exactly what moved it, every week, for free.

How Solar Leasing Works

How it works animation · Adult (35-55) · Neutral American · 60 seconds

Solar panels can lower your power bill. But buying them outright can cost as much as a new car. That's where leasing comes in.

Here's how it works with Sunreach.

First, we look at your roof. Using satellite images and a quick visit, we figure out how many panels fit and how much power they could make.

Second, we install them. There's no upfront cost. Our crew handles the permits, the wiring and the inspection. Most installs take a single day.

Third, you start using the power. Your panels make electricity during the day, and your home uses it first. Anything extra goes back to the grid.

Each month, you pay Sunreach a fixed lease payment that's set to be lower than what you were paying the power company for that same electricity.

And if anything breaks, we fix it. Monitoring, maintenance and repairs are included for the life of the lease.

Want to know what your roof could do? Enter your address at Sunreach dot com for a free estimate.

Is Pet Insurance Worth It?

Insurance explainer, conversational · Adult (25-40) · Neutral American · 90 seconds

Cast: WOMAN MAN

WOMAN Okay, honest question. Is pet insurance actually worth it? Biscuit's only two. He's fine.

MAN He's fine now. But that's kind of the point. Remember when my dog ate a sock?

WOMAN The sock incident. Yes.

MAN Surgery was three thousand dollars. I paid about three hundred of it.

WOMAN Wait, how?

MAN Pet insurance. Mine's with Pawbridge. It works a lot like people insurance. You pay a monthly amount. For a young dog like Biscuit, that's usually somewhere around thirty dollars.

WOMAN And then?

MAN Then if he gets sick or hurt, you take him to any vet, pay the bill and send Pawbridge a photo of the receipt in the app. They pay you back most of it, usually within a few days.

WOMAN Most of it. Not all of it?

MAN Right. You pick a deductible, which is the part you pay first each year. And then they cover a percentage after that. I chose ninety percent.

WOMAN What about stuff like shots and checkups?

MAN The basic plan is for accidents and illness. Surprises. There's an add-on for routine care if you want it.

WOMAN And if Biscuit already has a problem? He's got a funny knee.

MAN That's the catch. Most plans won't cover conditions your pet already had before you signed up. Which is why people say get it while they're young and healthy.

WOMAN So basically, sign him up before he eats a sock.

MAN Before he eats a sock.

WOMAN Noted.

Choreboard in Thirty Seconds

App explainer, family · Adult (30-45) · Neutral American · 30 seconds

Who took out the trash? Who was supposed to do the dishes? Everyone says it wasn't their turn.

Choreboard puts every chore in one shared list the whole household can see.

Assign jobs, set them to repeat, and check them off when they're done. Everyone gets a gentle reminder. Nobody gets nagged.

Choreboard. Free for families and roommates.

Now, about those dishes.

From the Farm to the Food Bank

Nonprofit explainer · Adult (30-45) · Neutral American · 90 seconds

This is a box of apples. It's perfectly good fruit. But because a few are the wrong size for the grocery store, it was headed for the trash.

Let's follow it and see how Harvest Table gets it to a family instead.

It starts at an orchard two hours north of the city. The farmer calls our rescue line, and within a day, a Harvest Table truck is at the gate. Our trucks pick up from more than two hundred farms, bakeries and grocery stores every week.

Next, the box arrives at our warehouse. Volunteers check every item, sort it and pack it alongside other food, like rice, beans and fresh bread. On a busy Saturday, one volunteer shift can pack enough food for five hundred meals.

From the warehouse, the food goes out to our network of partners. Church pantries, school programs, senior centers and community fridges. Each one knows its neighborhood and who needs help.

And that's where our box of apples ends its trip. On a Tuesday afternoon, at a school pantry, a dad picks up groceries for the week. Tonight, his kids will have apples in their lunch boxes.

For every dollar you give, Harvest Table can provide three meals. That's because so much of the food is donated, and most of the work is done by volunteers.

Give, volunteer or become a partner at Harvest Table dot org.

What Happens When You Tap to Pay

How it works animation, payments · Adult (25-40) · Neutral American · 60 seconds

You hold your card or phone near the reader. Beep. Done. It takes about two seconds.

But in those two seconds, a lot happens. Let's slow it down.

First, the reader and your card have a quick, short-range conversation. Your card doesn't hand over your real card number. Instead, it sends a one-time code, called a token, that only works for this purchase.

Next, the store's payment system sends that token to its bank, which passes the request along to your bank.

Your bank checks a few things. Is this really you? Is there enough money or credit to cover it? Does anything about this purchase look unusual?

If everything checks out, your bank says yes. That approval travels all the way back to the store's reader.

Beep. Approved.

And because the token can't be reused, even if someone copied it, it would be worthless.

All of that, in about the time it takes to say thank you.

That's how Paylane keeps checkout quick and your money protected.

See a Doctor in Four Steps

Startup product explainer, telehealth · Adult (30-45) · Neutral American · 60 seconds

It's late. You're not feeling great. And the idea of sitting in a waiting room for two hours sounds awful.

With Kindwell, you can see a licensed doctor from your couch, usually in under fifteen minutes. Here's how.

Step one. Open the Kindwell app and tell us what's going on. A few quick questions help us match you with the right clinician.

Step two. Check the price before you start. We'll show you what your visit costs with your insurance, or without it.

Step three. Join your video visit. Your doctor will listen, ask questions and, if needed, have you point your camera at whatever's bothering you.

Step four. Get your plan. If you need a prescription, we'll send it to the pharmacy you choose. If you need to be seen in person, we'll tell you where to go.

Your visit notes stay in the app, so you can look back anytime.

Kindwell. Care when you need it, wherever you are.

Where Everything Goes in Supply Chains

Whiteboard explainer, business · Adult (30-45) · Neutral British · 90 seconds

[Hand draws a woolly jumper]

Here's a jumper. It's warm, it's blue, and you bought it in a shop down the road. But it's travelled a very long way to get to you.

[Hand draws a sheep]

It started life on a sheep farm, a very long way away. The wool was sheared, cleaned and bundled up into bales.

[Arrow to a factory]

Those bales were shipped to a mill, where the wool was spun into yarn and dyed that lovely shade of blue.

[Arrow to a second factory]

The yarn then went to another factory, in another country, where it was knitted, stitched and labelled.

[Hand draws a ship]

From there, thousands of jumpers were packed into a shipping container, loaded onto a cargo ship and sent across the ocean.

[Hand draws a lorry]

At the port, the container was put onto a lorry and driven to a warehouse. The warehouse sorted everything and sent the right sizes to the right shops.

And finally, it reached the shelf, and you.

Every step in that chain is a business. Farmers, spinners, factories, shipping firms, warehouses and shops. Each one adds something, and each one adds a little to the price.

That's a supply chain. And when one link breaks, say, a port closes or a factory floods, everything after it slows down.

Which is why, sometimes, your size just isn't in stock.

Setting Up Your Dashboard

Onboarding explainer, SaaS · Adult (25-40) · Neutral American · 60 seconds

Welcome to Fieldnote Analytics. Let's build your first dashboard. It'll take about a minute.

On the left side of your screen, click Dashboards, then click the blue button that says Create New.

Give your dashboard a name. Weekly Sales, for example.

Now let's add your first chart. Click Add Widget, and choose a chart type. For now, pick Line Chart.

Next, choose your data source from the dropdown. If you connected your store during sign-up, you'll see it here. Select it, then choose what you want to measure. Let's go with Orders.

Your chart appears right away. You can drag the corner to make it bigger, or drag the whole chart to move it around.

Want more? Click Add Widget again and try a number tile to show today's revenue at a glance.

When you're happy with it, click Save. Your dashboard will now update automatically, every hour.

That's it. Your numbers, all in one place.

Renters Insurance, Plain and Simple

Insurance explained · Young adult (18-25) · Neutral American · 60 seconds

So you signed your first lease. Congrats. Quick question: if your apartment flooded tomorrow, who would pay to replace your stuff?

Not your landlord. Their insurance covers the building. Not your laptop, your couch or your bike.

That's what renters insurance is for.

Here's what it usually covers. Your belongings, if they're stolen or damaged by things like fire, smoke or burst pipes. Even if your bike gets stolen from outside a coffee shop.

It also covers you if someone gets hurt in your place and blames you. And if your apartment becomes unlivable after a fire, it can help pay for somewhere to stay.

What it doesn't cover: floods from outside, like a river overflowing. And earthquakes. Those need separate coverage.

The best part? With Nestwise, most renters pay less than fifteen dollars a month. That's about the cost of two fancy coffees.

Get a quote in two minutes at Nestwise dot com.

A Small Loan in Kanvara

Nonprofit explainer, microfinance · Adult (35-55) · Neutral British · 2 minutes

Amara runs a tailoring stall in a busy market in Kanvara. She's good at it. Her customers come back, and they bring their friends.

But for years, she was stuck. She sewed everything by hand, which meant she could

only finish a few pieces a week. A second-hand sewing machine would change everything. It cost about two hundred pounds. The banks wouldn't lend to her. She had no credit history and nothing to put up as security.

This is where Ropeline comes in.

Ropeline makes small loans to people like Amara, people with a clear plan and no way to fund it. Here's how it works.

First, a local loan officer meets with the borrower. They talk through the business, the plan for the money and how it will be paid back.

Borrowers join a small group of other people from their community. The group meets every fortnight. They share advice, cheer each other on and help each other stay on track.

Then the loan is made. In Amara's case, two hundred pounds. She bought her machine that same week.

Over the next ten months, she repaid the loan in small, steady amounts from her growing income. Her output tripled. She hired an apprentice.

And here's the part that makes Ropeline different. When Amara repaid her loan, that money didn't disappear. It was lent again, to a baker in the next village. And when he repays it, it'll be lent again.

That's why a single donation to Ropeline keeps working, year after year. More than ninety-five percent of our loans are paid back in full.

Today, Amara is saving for a second machine. Her apprentice wants to open a stall of her own.

A donation of fifty pounds could be the start of the next story.

Visit Ropeline dot org, and see who your gift could reach.

What Is an Index Fund?

Whiteboard explainer, investing · Adult (25-40) · Neutral American · 90 seconds

[Hand draws a single apple]

Imagine you want to invest in the stock market. One option is to pick one company and buy its shares. That's like buying one apple. If that apple turns out to be bad, well, that's all you've got.

[Hand draws a fruit basket]

An index fund is more like buying the whole fruit basket.

Here's what that means. An index is a list of companies, like the five hundred biggest companies in a country. An index fund buys a small piece of every single company on that list.

So when you buy one share of the fund, you own a tiny slice of all five hundred companies at once.

[A few pieces of fruit turn brown]

Some of those companies will have a bad year. Some will have a great year. But because you own so many, one bad apple doesn't ruin the basket. That's called being diversified.

There's another big reason people like index funds. They're cheap to run. Nobody is being paid to pick winners. The fund just follows the list. So the fees are usually much lower than other kinds of funds.

And over long periods of time, many index funds have done as well as, or better than, funds run by professional stock pickers.

Of course, the whole market can go down, too. Index funds work best when you plan to leave your money in for years, not weeks.

So if you're just getting started, and you're not sure which apple to pick, maybe you don't have to pick at all.

Start investing with as little as five dollars on Groundnote.

The Problem with Spreadsheets

Startup product explainer, conversational · Adult (25-40) · Neutral American · 60 seconds

Cast: WOMAN MAN

WOMAN Which version is the real one? Budget final. Budget final two. Budget final, actually final.

MAN Oh no. The spreadsheet spiral.

WOMAN Three people edited it. Somebody deleted a column. And now nothing adds up.

MAN Have you tried Ledgerloop?

WOMAN Is that another spreadsheet?

MAN Sort of. It's a shared workspace that looks like a spreadsheet, but there's only ever one version. Everyone edits the same file, live.

WOMAN And if somebody deletes a column?

MAN Every change is saved. You can see who changed what, and roll it back with one click.

WOMAN Okay, but I've got a hundred formulas in here.

MAN Import the file. Your formulas come with it. Then you can turn any table into a chart, or a form, or a simple dashboard for your boss.

WOMAN My boss would love a dashboard.

MAN Your boss would love anything that isn't called budget final, actually final.

WOMAN Fair.

MAN Ledgerloop. One sheet. Everyone on the same page.

How Our Carbon Tracker Works

Startup product explainer, climate · Adult (25-40) · Neutral American · 60 seconds

Most people want to shrink their carbon footprint. The hard part is knowing where to start.

Greenmeter makes it simple.

Connect your bank card, and Greenmeter looks at what you spend on things like fuel, flights, groceries and energy. Then it estimates the carbon behind each purchase. You never have to type anything in.

Every week, you'll see your footprint broken down into easy categories, so you can spot what's making the biggest difference. For most people, it's one or two things, not everything.

Then Greenmeter suggests small swaps that fit your life. Maybe it's switching your energy plan, or taking the train for that monthly work trip. You'll see how much each change could save, in carbon and in money.

Try a swap, and watch your numbers move.

You don't have to be perfect. You just have to know where you stand.

Greenmeter. Small changes, measured.

Buy Now, Pay Later: What to Know

Fintech explainer, consumer education · Adult (30-45) · Neutral American · 60 seconds

You've seen it at checkout. Split this purchase into four easy payments. But how does buy now, pay later actually work?

Here's the basic idea. Instead of paying the full price today, you pay a quarter of it now. The other three payments come out automatically, usually every two weeks.

With many plans, if you pay on time, there's no interest at all. That can make it easier to spread out a big purchase, like a new mattress or a laptop for school.

But there are a few things to watch for.

Miss a payment, and you may be charged a late fee. Some plans also charge interest on longer payment schedules.

And because each purchase feels small, it's easy to have several plans running at once. Those payments can add up faster than you expect.

A simple rule: only use it for things you could afford to buy today.

This message is brought to you by the Fairpoint Money Education Project.

How Recycling Really Gets Sorted

How it works animation, civic · Adult (30-45) · Neutral American · 90 seconds

You toss a can in your blue bin and wheel it to the curb. Then what?

Let's follow it to the Oakridge County Recycling Center.

The truck tips everything onto a huge moving belt. Cans, bottles, boxes and paper, all mixed together. The first stop is a team of workers who pull out things that don't belong, like plastic bags and garden hoses. Those can jam the machines.

Next, the belt passes over spinning discs. Flat things, like paper and cardboard, ride over the top. Round and heavy things, like bottles and cans, fall through to a lower belt.

Now comes one of the coolest parts. A powerful magnet hangs over the belt and pulls out any steel cans. Just like that, they fly up and away.

Aluminum cans aren't magnetic, so a different machine uses a special spinning magnet that actually pushes them off the belt into their own bin.

Plastic bottles pass under optical scanners that can tell what kind of plastic each one is. When the scanner spots a match, a quick puff of air blows the bottle into the right chute.

Finally, everything is squashed into big bales and sold to companies that turn it into new cans, new bottles and new boxes.

Here's how you can help. Rinse your containers, keep plastic bags out of the bin, and when in doubt, check the Oakridge recycling guide online.

Your can could be back on a store shelf in as little as two months.

Welcome to Your Team Workspace

Onboarding explainer, SaaS · Adult (25-40) · Neutral American · 30 seconds

Welcome to Hollis. You're in!

Here's the quick tour. On the left are your channels, where team conversations happen. In the middle is your inbox, with anything that needs your attention. And on the right is your calendar, so you can see the day at a glance.

Say hello to your team in the general channel. That's it. You're ready.

Where Your Blood Donation Goes

Nonprofit explainer, health · Adult (30-45) · Australian · 90 seconds

You roll up your sleeve, have a biscuit and head back to work. But your donation is only just getting started.

Here's what happens next at LifeRiver Blood Service.

Within a few hours, your donation arrives at one of our processing centres. The first thing we do is test it. Every donation is checked for blood type and screened carefully to make sure it's safe.

Then it's separated. A single donation is spun in a machine that splits it into three parts: red cells, platelets and plasma. Each part helps a different kind of patient.

Red cells can help someone who's lost blood in an accident or during surgery.

Platelets help stop bleeding, and they're often used for people going through cancer treatment.

Plasma can be used as it is, or made into medicines for people with immune conditions and burns.

That's why we say one donation can help up to three people.

From there, each part is stored and sent to hospitals right across the country, sometimes by road, sometimes by plane. Platelets only last about a week, so we need a steady flow of donors every single day.

And that's where you come in. It takes about an hour, start to finish, and the actual

donation takes less than ten minutes.

Book your next donation at LifeRiver dot org dot au. Someone out there is counting on it.

What Is Two-Factor Authentication?

Tech explained simply · Adult (25-40) · Neutral American · 60 seconds

Your password is like the key to your front door. But what if someone copied your key?

Two-factor authentication adds a second lock.

Here's how it works. You log in with your password, just like always. Then you're asked for a second thing, something only you have. Usually, that's a six-digit code sent to your phone, or a tap in an app.

Even if someone steals your password, they still can't get in without your phone.

It only adds a few seconds to your login. And most sites will remember a device you trust, so you won't have to do it every time.

Setting it up is easy. In your Keyhaven account, go to Settings, then Security, then turn on Two-Step Sign-In. Follow the prompts, and you're done in about a minute.

One more tip: save your backup codes somewhere safe, in case you ever lose your phone.

Two locks are better than one. Turn it on today.

Life Insurance Without the Jargon

Insurance explained · Mature (55+) · Neutral American · 2 minutes

Nobody really likes thinking about life insurance. But if other people depend on you, it's one of the kindest things you can put in place for them.

So let's make it simple.

Life insurance is a promise. You pay a monthly amount, called a premium. And if you pass away while the policy is active, the insurance company pays a sum of money to the people you choose. That's called a death benefit, and the people receiving it are called your beneficiaries.

Your family can use that money however they need. To pay off the house, cover everyday bills, or help the kids through college.

There are two main kinds of life insurance. The first is term life.

Term life covers you for a set number of years. Often ten, twenty or thirty. If you pass away during that time, your family receives the money. If you don't, the policy simply ends. Term life is usually the most affordable option, and it's popular with people raising a family or paying off a mortgage.

The second kind is whole life.

Whole life covers you for your entire life, as long as you keep paying. It also builds up a cash value over time, a bit like a savings account, which you can borrow against. Because it does more, it costs quite a bit more.

So how much coverage do you need? A common starting point is around ten times your yearly income. But the right number depends on your debts, your savings and who's relying on you.

At Stillwater Mutual, we'll walk you through that number, one question at a time. There's no pressure and no obligation. And you'll talk with a real person, not a sales script.

Call us, or visit Stillwater Mutual dot com to start a conversation.

Because the best time to take care of the people you love is while you can.

How the Latchly Lock Works

Startup product explainer, smart home · Adult (25-40) · Neutral American · 30 seconds

Forgot your keys again? With Latchly, you don't need them.

The Latchly lock fits right over your existing deadbolt. No drilling. No new keys.

Open it with your phone, a code or a tap of your fingertip. Send a one-time code to the dog walker. And get a message the moment your kids get home.

Latchly. Your door, your way.

Talking to Grandpa About His Retirement

Fintech explainer, conversational · Adult (30-45) · Neutral American · 90 seconds

Cast: MAN WOMAN

MAN So what exactly is this Nestegg account you keep talking about?

WOMAN It's a retirement savings account, Dad. You put in a little money from every paycheck, and it's invested so it can grow until you retire.

MAN I already have a savings account. At the bank. Since nineteen seventy-eight.

WOMAN I know. And it's earning almost nothing. This is different. The money goes into investments, like stocks and bonds, so over the years it has more room to grow.

MAN More room to shrink, too.

WOMAN In the short term, sure. It goes up and down. But Nestegg adjusts the mix as you get older. More growth when you're young, more safety closer to retirement.

MAN Well, I'm already older.

WOMAN Right, so yours would lean toward the safe side. And here's the part you'll like. Some of the money you put in isn't taxed right away.

MAN Now you're talking.

WOMAN And if your employer offers a match, they add money too. Free money.

MAN Nobody gives away free money.

WOMAN Your company does. Up to five percent. You've been leaving it on the table for three years.

MAN Three years?

WOMAN Three years.

MAN Well. How do I sign up?

WOMAN Right here in the app. It takes about ten minutes. I'll sit with you.

MAN Fine. But I'm keeping the bank account.

WOMAN Keep the bank account, Dad.

How a Community Clinic Gets Built

Nonprofit explainer, crowdfunding · Adult (30–45) · Australian · 60 seconds

In Gumbarra, the nearest doctor is ninety minutes away. So the town decided to build its own clinic. And they're doing it together.

Here's how the Gumbarra Community Clinic project works.

The build is broken into three stages, and each one has its own goal.

Stage one is the building itself. That's the foundations, the walls and the roof. Goal: two hundred thousand dollars.

Stage two is the fit-out. Exam rooms, a small pharmacy and a waiting area that's actually comfortable.

Stage three is the first year of running costs, so a doctor and a nurse can start work the day the doors open.

Every donation goes straight to the stage we're on. You'll get updates with photos as each stage is finished, and you can see the running total on our site anytime.

We're already halfway through stage one.

Chip in, share it with a mate, or lend a hand on a working bee. Find out more at Gumbarra Clinic dot org dot au.

Payroll Taxes, Handled

Startup product explainer, small business · Adult (35-55) · Neutral American · 30 seconds

You started a business to do what you love. Not to become a tax expert.

With Paysprout, running payroll takes about three clicks.

We calculate each employee's pay and withholding, file your payroll taxes on time and send every form when it's due. If a rule changes, we update it for you.

Paysprout. Payroll, done right. Every time.

Practice with these, record them, post them as demos or reels, use them in auditions. Please do not resell them as scripts. © VO Journey Academy · avosjourney.com