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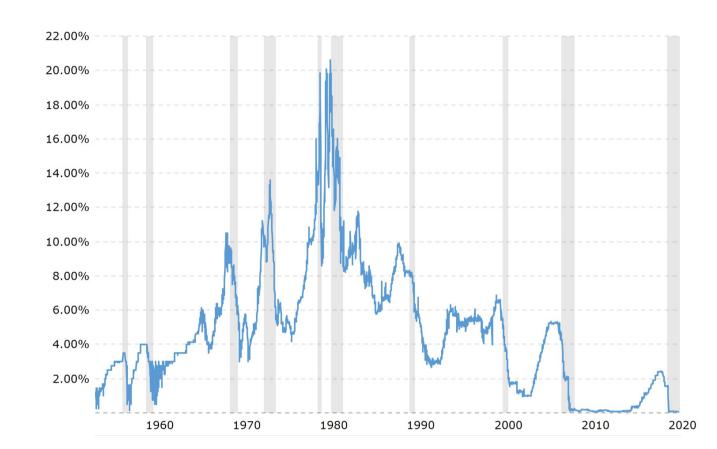


June 18, 2021

We've been discussing inflation for over a year now. This week the Federal Reserve significantly raised its expectations for inflation said they will be increasing interest rates much sooner than they anticipated.

Rising interest rates affect both sides of your balance sheet, both your investments and your debt. (*Note: rising rates does NOT mean the stock market goes down*)

Below is a 60-year chart of interest rates, using the Fed Funds rate. As of this week, the Fed Funds rate is only .06% and the 1-year Treasury rate is only .08%.



If you look closely at this chart, you can see that interest rates have essentially been trending down for the last 40 years. The tide could be turning, which means you may need to make some adjustments in your financial life.

Schedule a time to discuss your personal goals and how to prepare for rising interest rates by clicking <u>HERE</u>!

P.S. Brand new podcast episode went live this week, click <u>HERE</u> to listen.

Sincerely,



Certified Financial Fiduciary®

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Schedule a Call









