

1: Farmers feeling the pain of Trump's tariffs [Video]

*Finance with Feeling [Peter Rosko] on www.enganchecubano.com *FREE* shipping on qualifying offers. Benefit from Professor Rosko's 40 years of award-winning teaching experience!*

Do you earn a high salary or a high combined high household income and feel like you cannot get ahead? When I hear about these households, one thing comes to mind. They do not know how to budget. The salary amount that a family earns is only part of the equation. If you spend what you earn, you will always feel poor. If you spend more than you earn, you will be poor. Like with most topics in personal finance, there is a solution. The solution is simple, but it might not be easy. It is not easy because it will require a person to make changes to how they budget and spend. When setting up a budget, there are a few general guidelines to follow as to how much you should be spending per category. Below are some budgeting guidelines to break the feeling of not being able to get ahead: That comes out to 2, per month. This amount must cover all your housing expenses. This amount needs to cover taxes, insurance, and miscellaneous expenses. For those who rent, the same percentage applies. Rent can be almost as expensive as a mortgage in desirable neighbors. The one break that renters do get is that renters insurance is far less expensive than home owners insurance. Housing is the largest percentage category in this template. For most people, it is normally their largest expense. To fix this, the best option is to downsize to a home that is more suited for your earnings. If you live in an urban area this percentage is for public transportation. If you own one or more cars, this amount needs to cover car payments, fuel, insurance, and repairs. That is a generous amount. Use coupons when you do go to a restaurant. Buy your groceries at Aldi or other discount stores. There are plenty of ways to save money in this category. Entertainment Entertainment is a want and not a need. This includes TV, internet, movies, books, ball games, nights out with friends. There are many great ways to maximize your entertainment budget. Cut the cable cord and use streaming sources. Rent books from the public library. Watch the game at home instead of paying for high price tickets. Have pot-luck dinners with friends instead of going out to eat at fancy restaurants. You might think this rate is high, but this is how much you need to save if you plan on being able to have a decent quality of life in retirement and to be financially independent. This is to be used to cover utilities, personal expenses, phone, charity, consumer debt, vacation fund, education fund, and whatever else you need to pay for. Try to get creative and get the most for your money. Shop around for the lowest cost utilities provider as well as reducing consumption. Cut coupons and look for sales on personal items. Charity can be money, but you can also volunteer your time. Pay off consumer debt. Practice travel hacking and vacation for free. You already pay high taxes, so you might as well take advantage of the public education system. Get creative and do more with less. Conclusion By having a budget, you know how much you should be spending and saving. Without a budget, it is easy to spend more than you earn, not have adequate savings, and fall into debt. If that is your current situation, it is easy to empathize with your feelings of not being able to get ahead even though you earn an above average salary. The above template is a good place to start. Here is how to use it. Take all your spending and bills from last month. Add them to the categories that best matches the expenses. Calculate your household net income for the month. Measure what your percentages are compared to what is recommended. Once you see where your money is being spent, it is much easier to optimize your budget. Every household has different and unique situations. It might take one year or longer to get your budget optimized to reflect the suggested percentages. When dealing in percentages, you can track progress. As you start adjusting your budget, track the improvements you are making. This is not about being perfect. It is about right sizing your life to fit your income.

2: Oodle Car Finance Not Feeling So Good With Nina Simone

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The agent by the name of "Tom" that was probably stationed in the Philippines, continued with his script. I told him again that I was not interested as I have already bought a home. He then transfer me to an agent to try and get me a loan. Very disappointed in my experience. Management needs to reevaluated their policies for the call center. We have a VA loan from a bank now, but wanted to refinance our home. We have also had other VA loans from our bank, which were fairly easy. On September 25th Sam had all the paperwork he asked for. The Appraisal took another week and a half to schedule and complete. On October 8th it came in higher than we expected. At this point we had all documents, as well as our appraisal completed. We expected a closing date. My husband never heard of that form, or ever had to use it. They had him fill out a form, which they said may take a week or so. It became more than 2 weeks when we asked Brandon why it was taking so long. Brandon essentially said the VA had more important documents to produce for people who needed death certificates and other paperwork. He hoped they would get to our request soon. If we had to go with someone else, basically he said "we should do what we needed to do". I Googled the illusive Member 4. Wikipedia states the VA never gives out copies of the Member 4. I emailed Sam this information and never got a response. My husband and I tried to email him again two days later and both our emails were bounced back as if we were blocked from his account. If you do decide to go with this company make them tell you exactly what papers you will need and make sure you have them before they come up with an illusive document request and cannot tell you why, or when it will be available for you to close on your loan. Beware the VA loan.

3: China Is Feeling The Pain - Charles Payne

*MBA's seasonally-adjusted barometer on loan requests to buy a home fell percent to , the lowest level since February
Once more, with feeling, as they say.*

Managing Money , Personal Finance NerdWallet adheres to strict standards of editorial integrity to help you make decisions with confidence. Some of the products we feature are from partners. We adhere to strict standards of editorial integrity. Some of the products we feature are from our partners. Spending less than you earn is one sure path to financial security. You can still enjoy yourself while living small. Focus on the benefits. Having a financial buffer makes you the boss of your money, instead of someone who scrambles until payday. The act of assigning a job for every dollar can be empowering. Save off the top. Once you start, it becomes painless to save through k paycheck deductions at work, or automatic monthly transfers to a savings or investment account. Stash the money in an interest-bearing savings account , and let it accumulate. The next time you want to buy something, you can pay cash “ and feel the opposite of deprived. Live off one income. Many dual-income families naturally budget their lifestyles based on money that two jobs bring in. But consider the benefits of making a conscious choice to live off just one salary. Earmark the second paycheck for maxing out retirement savings, investing or paying off debt. It also provides flexibility for life events like an unexpected job loss or having one parent stay home with young children for a time. Are you eating out too frequently, subscribing to boring cable channels or paying for unused memberships? Write down what you value in life. Then look closely at your last few financial statements. Do your purchases match your values? Hold back from buying the most expensive house the bank says you can afford. Instead, buy the small fixer-upper and make the house your own, says Diane Manuel, a certified financial planner in El Segundo, California. That way you can enjoy your nest without feeling stretched by the costs of homeownership like taxes, insurance and maintenance. Purchasing a previously owned car, and paying cash, means you skip the stress of an auto loan on top of other expenses of car ownership. If you carry balances on high-interest credit cards, consider consolidating your debt to save on interest. Just watch out for transfer fees, and transfer only an amount you can afford to pay off before the introductory period expires and the rate jumps. Or refinance with a low-interest personal loan from a credit union, bank or online lender. You may also like.

4: How to Live Below Your Means Without Feeling Deprived - NerdWallet

The goal of Feelings and Finance is to help our participants explore the emotional issues that lead to negative financial decisions and the negative financial consequences that lead to emotional.

But you and I could think very differently about money -â€” and this is where the idea of behavioral finance comes in. The idea is that different people react in different ways to financial decisions. Finance might seem to be a very cut and dried area of interest and in a sense it is. But behavioral finance comes into play when we add emotions into the mix. At the end of the day we cannot assume that two or more people will react in completely the same way when faced with the same financial decision. Are we talking about a widespread decision or something on a more personal level? Both things can be true. In many cases, when you read about behavioral finance you will read about the stock market and other areas of interest where people can make emotional decisions that could have an effect on a wider area of financial interests. In many situations, it may be a good idea to make financial decisions without being emotional. For instance one trader could believe passionately in a particular area of the stock market, whereas another one will feel totally indifferent towards it. No matter whether each person is right or wrong, their feelings and emotions will lead them both to make very different decisions when faced with the same situation. But this works on a personal level too? Yes it certainly does. We all have our own ways of dealing with money and making decisions about it. For example we all react differently when faced with a credit card bill. Some will just pay the minimum balance and worry about the rest later. Some will pay off as much as they can, while others will clear the whole balance. And some will undoubtedly try to forget they ever saw the bill in the first place. We all acquire different habits and views about money and these are what make us react to different financial situations. Thus we are all affected by behavioral finance in some way or another, virtually on a daily basis as well. The thing to remember is that it pays to find out more about this approach to finance if you can. Understanding why you make certain decisions about your finances can help you move towards a better financial future. Sometimes the reasons why we do certain things are blatantly obvious, but at other times this is not so much the case. By learning more about behavioral finance we can discover the reasons why we do certain things and react to certain financial situations. Read more about this in our article on how to be a millionaire. A lot about finance has to do with human psychology and how our behaviors and emotions influence how we manage our money , earn it or invest it. Many times, our psychological makeup can lead us to do the wrong things or make erroneous choices with our money. If you enjoyed this post, you can get free regular updates through our RSS Feed , or you can have our latest posts delivered to your email inbox by supplying your address here. Your address will only be used for this purpose, and you can unsubscribe anytime. Submit to [Reddit Email This](#).

5: How Your Emotions Affect Your Finances

The following is a guest post from The Financial Journeyman.. Do you earn a high salary or a high combined high household income and feel like you cannot get ahead? The average household income in was \$59, for Americans.

This is a huge mistake that dealers easily take advantage of. Packed Payments This is the most common car financing scam and it works on the premise that most car shoppers focus only on the monthly payment instead of the actual price of the vehicle. An easy way to avoid this scam is to arrange your own financing before going to the dealership. Packed Payments Scam for more details 2. Either way, you end up paying a lot more than you expected and the dealer makes a nice, fat profit. If you have bad credit and this happens, you can rest assured it was a scam all along. All it takes is for the dealer to lie to you about your credit score. To prevent this, make sure you check your credit score and get your free credit report. Finance Markup When you apply for financing through a dealer, they shop your application to several lenders and get to see what rates you qualify for. This is called the "buy rate". The dealer will keep the additional markup as their profit. They actually split a small portion of the profit with the finance company. This profit is called "finance reserve" or "dealer reserve". You may be saying to yourself "well, 2. It seems small, but it adds up to a lot of profit when you take into account the life of your loan. Look at this example: This is why it pays to shop for financing before going to the dealer. The dealer should try to beat the best rate you got on your own - not offer you the loan that has the biggest profit potential for the dealership. For example, your application may be approved by several lenders but each will have a different interest rate. Which one do you think the dealer is going to present to you? Remember, the dealer is under no obligation to offer you the lowest rate. Prizes and Gifts Some finance companies offer dealers prizes and incentives for driving business their way. Again, the only way to prevent this is to setup your own financing through a bank, credit union, or some other source BEFORE going to the dealer. This is when they package two or more loans together in order to secure a loan for someone with bad credit. The person with bad credit would not ordinarily be able to get a loan on their own, but when their loan is packaged with people who have prime credit, the finance company approves them. The moral of the story? These sites show you no-haggle prices from dealers closest to you - and the deals are usually really good. This should be the first step you take when negotiating your car price. Follow this up with my checklist to make sure you squeeze out every last bit of savings. After being ripped off on his first car purchase, he devoted several years to figuring out the best ways to avoid scams and negotiate the best car deals. He has written hundreds of articles on the subject of car buying and taught thousands of car shoppers how to get the best deals. Got a Question About This Article? Related Car Loan Articles.

6: Finance Is Never About Your Feelings

As in any investment opportunity, it's critical to dig deep into the motives of the management team. Remember that ARCT5 was aggregating capital using its non-t.

How do you FEEL about the stock market? Do you FEEL that it is too high and ready for a big fall? Yet at Fiduciary Financial Partners, we spend a great deal of our time separating financial emotion from financial reality. It can be challenging to do that with a constant swirling of dramatic news media stories. Still, at the end of the day, finance and investing is about thoughtful, rational planning. However, let us use an analogy from the world of football. If the Bears are playing the New England Patriots, you have one of the worst teams in football playing the reigning Super Bowl champions. Because betting on the Bears without this knowledge would be like throwing money away, right? By the same token— Why do people throw money away on market timing decisions—without checking the options market? Selling stocks is one way to plan for supposed down markets. Another way is to buy a Put Option or protection against down markets. How much does it cost? What if the market goes up, or stays sideways? Does this happen often? Yes, most of the time. The point of this is not to make you an expert on the Options market. It is foolish to think that cost does not show up in other ways if you chose to sell your stocks instead of using a Put option. What other ways does it show up? Experience a fresh approach to investing with emotion and hard selling taken out of the equation. Talk to Fiduciary Financial Partners today at [This blog is solely for informational purposes. Past performance is no guarantee of future returns. Investing involves risk and possible loss of principal capital.](#)

7: Feeling Poor Despite Good Earnings (Free Money Finance)

Feeling humbled China inches towards stimulus as the economy slows. This article appeared in the Finance and economics section of the print edition under the headline "Feeling humbled".

8: The 7 Ways Dealers Can Rip You Off With Car Financing

*Debt Parent Plus Loan & Feeling Overwhelmed (www.enganchecubano.com/finance) submitted 9 months ago * by triknodeux I have been paying for a parent plus loan for my dad, because I promised I would do so when we signed for the loan.*

9: Bad Credit Loans With Guaranteed Approval

FFEL is one among the three types of student loans available through the federal government. FFEL includes four components: Subsidized Stafford, Unsubsidized Stafford, PLUS, and Consolidation.

Ultimate Flower Arranging Book Recent work/Figures. Woodworkers Hand Tools Industrial home work under the National recovery administration Public administration and public affairs by nicholas henry Washington States salmon and steelhead resources Unlock your childs potential U00c9cossaise in G major, WoO 23 ; Sonatina in G major, Anh. 5, no. 1 Ludwig van Beethoven Walt Disney World Resort 100 Years of Magic The Art of Drawing Faces Features (Art of Drawing) Options made easy your guide to profitable trading Scientists starred, 1903-1943, in / Talking about death and bereavement in school Ubuntu unleashed 2017 edition Samsung smart inverter manual asv24psmx Numbering the people Confidentiality in medical practice Adam Schall, a Jesuit at the court of China, 1592-1666. Holy bible tagalog version Leading a team and managing a service History alive ch 14 Like I give a frock The Highclough Lady Matthew (Visual Bible (Cela Audio)) Religion and the founding of the American Republic Life and letters of Joel Chandler Harris Wedding day Mark Levine The Day Outings From San Diego on a Tank of Gas A report on the survey of the welfare of the elderly in Thailand Some characteristics of Scots literature Mountains of New England. CCNP All-in-One Desk Reference for Dummies A crucible of souls Turn up the heat Sherrilyn Kenyon Habakkuk Victor H. Matthews. The colonial origins of intellectual property regimes in African states Ikechi Mgbeoji Making classic cars in wood Biblical geography To The Edge of the World Vol. I (To the Edge of the World) Spatial and Visual Components in Mental Reasoning About Space