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Timely Opportunities

5 Risky Moves to Avoid After You're Preapproved for a Mortgage



Most people get their finances in order before applying for a mortgage. But some make the mistake of relaxing their financial diligence as soon as they get a mortgage preapproval letter. Getting preapproved is a smart move, but it doesn't mean you're home free. If your financial picture changes significantly, for the good or the bad, the bank can raise your rate or rescind its offer based on those changes. Here's what you need to know.

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Building Wealth through Investing

How Taxable and Tax Exempt Bond Yields Compare



The Internal Revenue Code includes tax-exemptions specifically designed to help municipalities raise capital for large, expensive projects. Those tax-reducing benefits not only help your city build stadiums and airports, they can really help your portfolio grow too. But it's prudent to compare municipal bonds before you purchase. This article will help you understand the after tax yield of bonds so you can determine what your tax liability may be.

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Loan & Credit Spotlight

Arm Your College Student Against Credit Card Debt



For years, college students with no independent income have been targeted by credit card companies. In many cases, students rack up thousands of dollars of debt which parents wind up paying, along with expensive interest charges. Fortunately, some of those risks have been alleviated thanks to a law passed in 2010. Overall, the credit picture for students has improved but parents still need to coach them on how to manage credit responsibly. Continue reading for details.

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