

EMPOWERING HOMEOWNERS DURING A DOWNTURN

human investing®

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JILL NOVAK, SHRM-CP

Chief People Officer

jill@humaninvesting.com

SHRM-CP certified for HR professionals



PETER FISHER

Co-founder of Human Investing

pete@humaninvesting.com

Co-founded Human Investing in 2004. Currently a 3rd-year Doctoral student researching financial literacy, and the concept of collaborative consumption.

WELCOME, THANKS FOR JOINING US



The state of traditional investments



Practical implications and opportunities

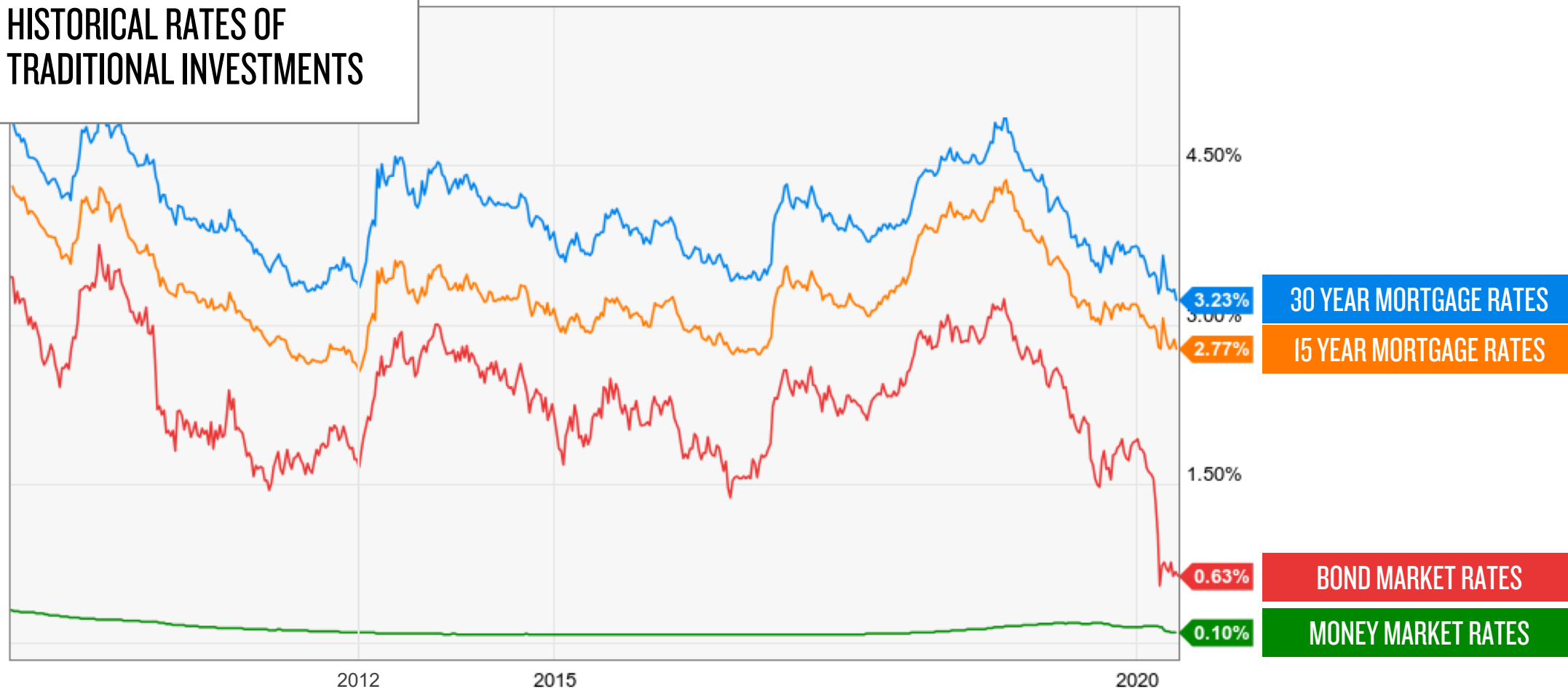


What you can do as a homeowner



Q&A

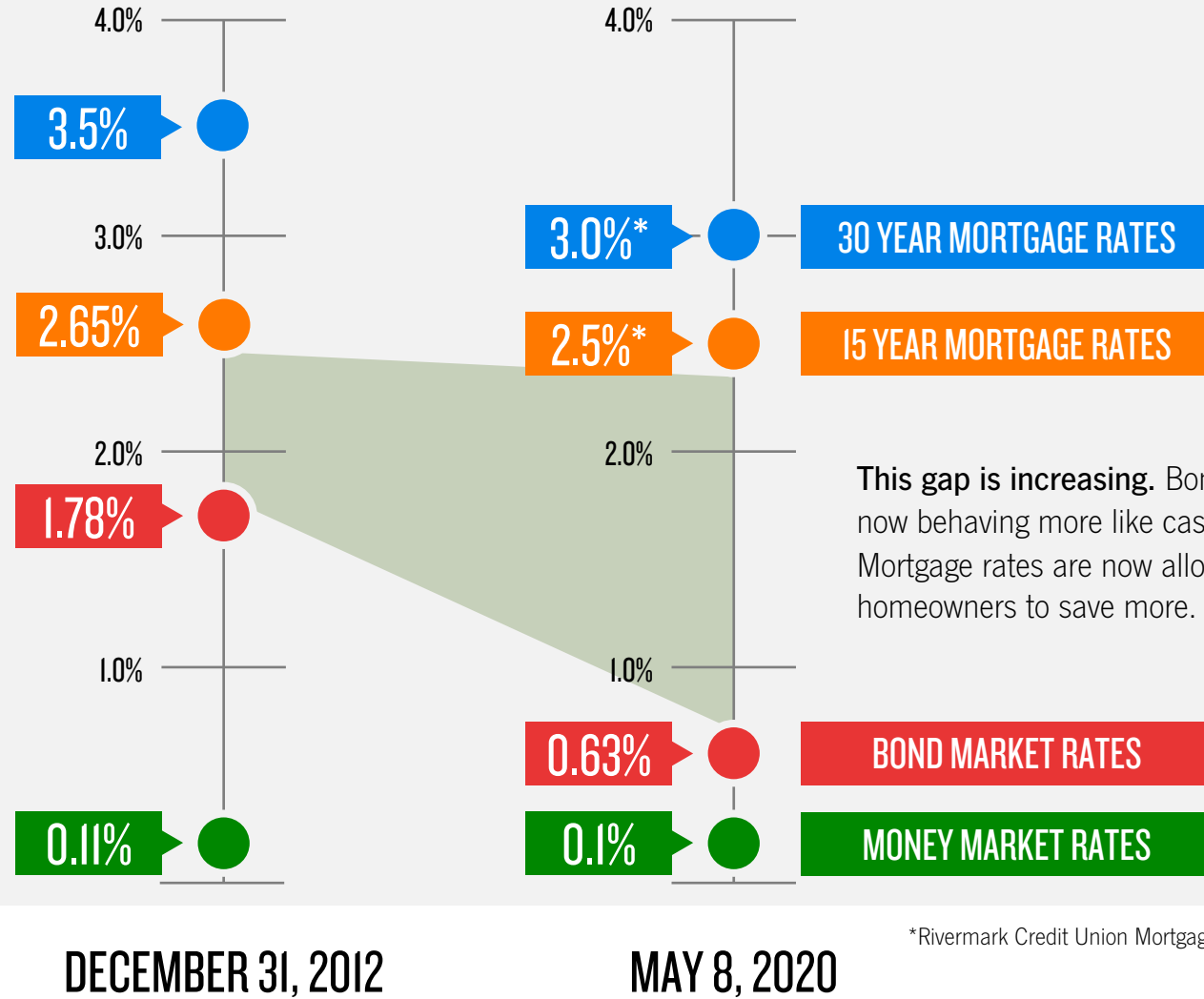
HISTORICAL RATES OF TRADITIONAL INVESTMENTS



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May 08 2020, 2:04PM EDT. Powered by **YCHARTS**

ZOOMING IN ON RATES AT THIS MOMENT



This gap is increasing. Bonds are now behaving more like cash. Mortgage rates are now allowing homeowners to save more.

*Rivermark Credit Union Mortgage Rates as of 5/8/2020



This is Julie.

Her goal is to have no house-payments by the time she is 60.

She transferred cash from her investment account to pay down her loan from \$300k to \$240k.

She shifted from a 30-year term with a rate of 4% to a 15-year loan at 2.5%.

She will save \$170k in interest over 15 years.

SURPRISE. THIS IS MORE THAN JUST REFINANCING.



WHAT YOU CAN DO AS A HOMEOWNER TODAY

Create a Financial Plan:

1. What's your emergency fund?
2. When do you want to retire?
3. When do you want to be debt free?

Shop for the right loan

Prioritize getting good faith estimates (GFE) from at least two lenders

Q&A

THANK YOU FOR JOINING US!

Webinar recap on
humaninvesting.com/webinars



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