

# Your Weekly Financial Pulse — Rates, Moves & Insights

Data sourced from the Federal Reserve (FRED) · Updated May 18, 2026

## THIS WEEK'S IMPACT

On a \$403,200 home with 20% down, today's 30-year rate of **6.36%** means a monthly P&I payment of **\$2,009**.

## ■ BORROWING RATES

Rate	Current	Change	Calculator
30-Year Fixed Mortgage	6.36%	→ unchanged	Mortgage Calculator
15-Year Fixed Mortgage	5.71%	→ unchanged	Mortgage Calculator
FHA Loan Rate	6.06%	→ unchanged	FHA Calculator
Credit Card APR	21.00%	→ unchanged	CC Payoff Calc
Personal Loan	11.40%	→ unchanged	Personal Loan Calc
Auto Loan (new, 60mo)	5.94%	→ unchanged	Car Loan Calc

## ■ SAVING & ECONOMY

Rate	Current	Change	Significance
High-Yield Savings (APY)	3.54%	→ unchanged	Best risk-free return
1-Year CD	3.79%	→ unchanged	Locked rate guarantee
Fed Funds Rate	3.64%	→ unchanged	Drives all other rates
10-Year Treasury	4.32%	→ unchanged	Mortgage rate benchmark
Inflation (CPI)	3.3%	→ unchanged	Purchasing power erosion

## ■ YIELD CURVE ANALYSIS

10Y-2Y Treasury Spread: **+0.52%** — Normal

The yield curve spread suggests normal economic expectations. Long-term rates exceeding short-term rates indicates

the bond market expects continued growth.

## ■ THIS WEEK'S MONEY MOVES

### ● HIGH

#### Review your 401(k) contribution

Even 1% more compounds dramatically. At \$85K salary, bumping from 6% to 7% adds \$850/yr — worth \$147K over 30 years at 7% growth.

→ [fincalcs.co/investing/401k](https://fincalcs.co/investing/401k)

### ● MEDIUM

#### Lock your HYSA rate before cuts

At 3.54% APY, high-yield savings still beat inflation. But the Fed may cut in June. Move idle cash now — \$10K earns \$354/yr risk-free.

→ [fincalcs.co/debt-savings/savings-goal](https://fincalcs.co/debt-savings/savings-goal)

### ● HIGH

#### Spring buyers: get pre-approved now

Rates held at 6.37% for 3 weeks. Pre-approval locks your rate for 60-90 days. Waiting risks the June Fed meeting.

→ [fincalcs.co/mortgage/afford](https://fincalcs.co/mortgage/afford)

### ● LOW

#### Automate one more bill payment

Late fees cost Americans \$12B/yr. Set up auto-pay on your highest-fee account. One fewer thing to forget.

→ [fincalcs.co/tools/budget-50-30-20](https://fincalcs.co/tools/budget-50-30-20)

## ■ THIS WEEK IN NUMBERS

Based on 14,800 calculator sessions on [fincalcs.co](https://fincalcs.co)

Metric	Value	Context
Avg home price users calculate	<b>\$387,400</b>	4.25x income ratio (up from 4.1x)
Median down payment entered	<b>10%</b>	62% of users calculate under 20%
Retirement readiness (age 35-44)	<b>67%</b>	\$62,000 saved vs \$1,650,000 needed
Avg credit card balance entered	<b>\$7,200</b>	At 24.5% APR → 47 months to payoff
#1 financial goal	<b>38% — Buying a home</b>	Debt payoff 27% · Retirement 19%

## ■ THE NUMBER THAT MATTERS

# \$397,000

Total interest the average American pays on a 30-year mortgage at today's rate.

**That's more than the home itself. A 15-year term cuts this by 60%.**

## ■ CALCULATOR SPOTLIGHT

### Refinance Calculator

If you locked at 7.2% last year and today's rate is 6.37%, on a \$320K loan:

**Potential savings: \$184/mo** — \$66,240 over the life of the loan

→ [fincalcs.co/mortgage/refinance](https://fincalcs.co/mortgage/refinance)

## ■ CITY SPOTLIGHT

\$90K salary	\$5,847/mo take-home	34% DTI at median
\$485,000 median home	0% state tax	No state income tax

Austin's tech sector pushes home prices 42% above the Texas average, yet 0% state tax keeps take-home 6-9% higher than comparable CA salaries.

## ■ WEEK AHEAD — WHAT TO WATCH

Date	Event	Impact
Apr 21	<b>Existing Home Sales (March)</b>	Affects median home price benchmarks
Apr 23	<b>New Home Sales + PMI Flash</b>	Leading indicator for housing demand
Apr 25	<b>PCE Inflation (Fed's preferred gauge)</b>	Could shift June rate cut odds

## ■ RATE HISTORY — 30-YEAR FIXED

Today	4 Weeks Ago	1 Year Ago	Trend
<b>6.36%</b>	6.30%	6.36%	Flat →

## ■ BLOG POST OF THE WEEK

## How to Build a 6-Month Emergency Fund on Any Income (7 min read)

A step-by-step guide to building 6 months of coverage using the 50/30/20 framework and automated transfers.

[Read the full guide → fincalcs.co/blog/emergency-fund-guide](https://fincalcs.co/blog/emergency-fund-guide)

## PRO FEATURE PREVIEW

### Smart Rate Alert

Pro users received: "Your tracked 30-year rate dropped below your threshold. Based on your loan, refinancing now saves \$184/mo."

[Upgrade to Pro — \\$9/mo](#)

## KEY BENCHMARKS

Median Home Price (US)	\$403,200
Median Household Income	\$83,730
S&P 500 Avg Annual Return	10.2%
Bond Avg Annual Return	4.5%
Avg Health Premium (Single)	\$650/mo
Avg Homeowners Insurance	\$2,300/yr

## RESOURCES

→ [fincalcs.co/mortgage/calculator](https://fincalcs.co/mortgage/calculator) — Mortgage Payment Calculator

→ [fincalcs.co/debt-savings/debt-payoff](https://fincalcs.co/debt-savings/debt-payoff) — Debt Payoff Calculator

→ [fincalcs.co/investing/retirement](https://fincalcs.co/investing/retirement) — Retirement Savings Calculator

→ [fincalcs.co/financial-checkup](https://fincalcs.co/financial-checkup) — Free Financial Health Checkup

→ [fincalcs.co/benchmarks](https://fincalcs.co/benchmarks) — National Financial Benchmarks

→ [fincalcs.co/pulse](https://fincalcs.co/pulse) — Live Rate Dashboard

→ [fincalcs.co/embed](https://fincalcs.co/embed) — Free Calculator Widget

→ [fincalcs.co/newsletter/](https://fincalcs.co/newsletter/) — Newsletter Archive

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