

# Your Weekly Financial Pulse — Rates, Moves & Insights

Data sourced from the Federal Reserve (FRED) · Updated July 6, 2026

## THIS WEEK'S IMPACT

On a \$403,200 home with 20% down, today's 30-year rate of **6.43%** means a monthly P&I payment of **\$2,024**.

## ■ BORROWING RATES

Rate	Current	Change	Calculator
30-Year Fixed Mortgage	6.43%	→ unchanged	Mortgage Calculator
15-Year Fixed Mortgage	5.79%	→ unchanged	Mortgage Calculator
FHA Loan Rate	6.13%	→ unchanged	FHA Calculator
Credit Card APR	21.00%	→ unchanged	CC Payoff Calc
Personal Loan	11.40%	→ unchanged	Personal Loan Calc
Auto Loan (new, 60mo)	5.93%	→ unchanged	Car Loan Calc

## ■ SAVING & ECONOMY

Rate	Current	Change	Significance
High-Yield Savings (APY)	3.53%	→ unchanged	Best risk-free return
1-Year CD	3.78%	→ unchanged	Locked rate guarantee
Fed Funds Rate	3.63%	→ unchanged	Drives all other rates
10-Year Treasury	4.47%	→ unchanged	Mortgage rate benchmark
Inflation (CPI)	4.3%	→ unchanged	Purchasing power erosion

## ■ YIELD CURVE ANALYSIS

10Y-2Y Treasury Spread: **+0.36%** — 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>6.43%</b>	6.48%	6.43%	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

---

Financial Pulse · Vol. 1, Issue #31 · July 6, 2026  
Published by Abiot Y. Derby, PhD · FinCalcs · [fincalcs.co](https://fincalcs.co)  
Rates sourced from the Federal Reserve Economic Data (FRED) API.

This newsletter is for informational and educational purposes only and does not constitute financial advice. Past performance does not guarantee future results. Consult a qualified financial advisor for decisions specific to your situation.