

Your Weekly Financial Pulse — Rates, Moves & Insights

Data sourced from the Federal Reserve (FRED) · Updated July 13, 2026

THIS WEEK'S IMPACT

On a \$403,200 home with 20% down, today's 30-year rate of **6.49%** means a monthly P&I; payment of **\$2,037**.

■ BORROWING RATES

Rate	Current	Change	Calculator
30-Year Fixed Mortgage	6.49%	→ unchanged	Mortgage Calculator
15-Year Fixed Mortgage	5.82%	→ unchanged	Mortgage Calculator
FHA Loan Rate	6.19%	→ unchanged	FHA Calculator
Credit Card APR	20.94%	→ unchanged	CC Payoff Calc
Personal Loan	11.86%	→ 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

● 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

● 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

● 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

THIS WEEK IN NUMBERS

Based on 14,800 calculator sessions on fincalcs.co

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

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

RATE HISTORY — 30-YEAR FIXED

Today	4 Weeks Ago	1 Year Ago	Trend
6.49%	6.52%	6.49%	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 — Mortgage Payment Calculator

→ fincalcs.co/debt-savings/debt-payoff — Debt Payoff Calculator

→ fincalcs.co/investing/retirement — Retirement Savings Calculator

→ fincalcs.co/financial-checkup — Free Financial Health Checkup

→ fincalcs.co/benchmarks — National Financial Benchmarks

→ fincalcs.co/pulse — Live Rate Dashboard

→ fincalcs.co/embed — Free Calculator Widget

→ fincalcs.co/newsletter/ — Newsletter Archive

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