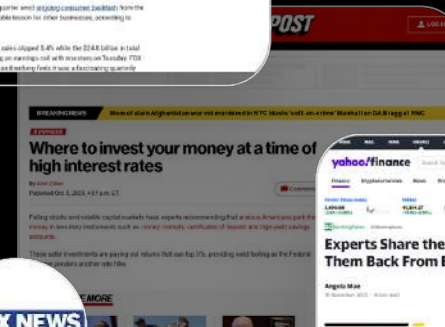
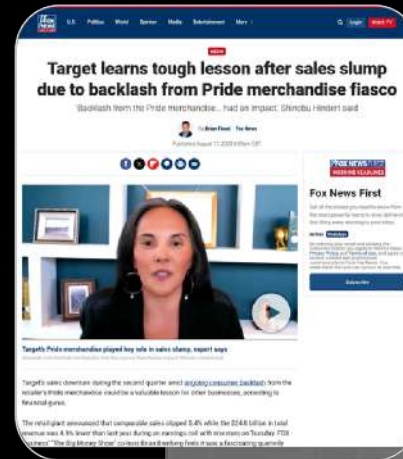




# Shinobu Hindert Case Study

- June 2025



# Contents

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# Summary

---



# 149

## Pieces of Coverage

Total number of online, offline and social clips in this book



# 113M

## Estimated Views

Prediction of lifetime views of coverage, based on audience reach & engagement rate on social



# 1.65B

## Audience

Combined total of publication-wide audience figures for all outlets featuring coverage



# 7.86K

## Engagements

Combined total of likes, comments and shares on social media platforms



# 99

## Max. Domain Authority

A 0-100 measure of the authority of the site coverage appears on. Provided by Moz



# 123

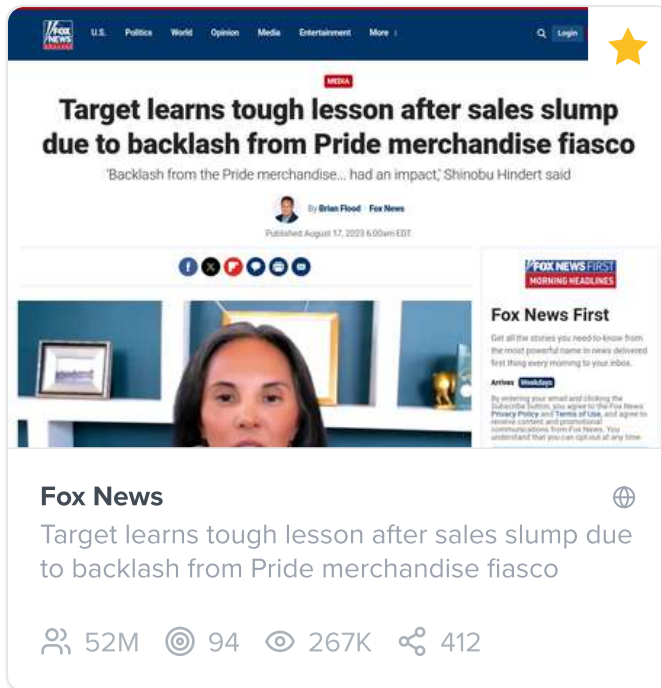
## Online Pieces

Amount of coverage published on websites, blogs and online outlets



# Highlights

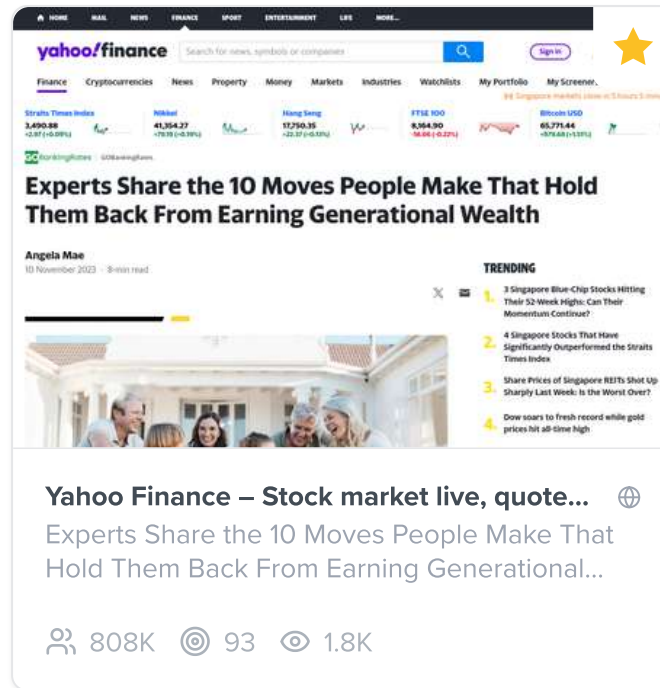
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**Fox News**

Target learns tough lesson after sales slump due to backlash from Pride merchandise fiasco

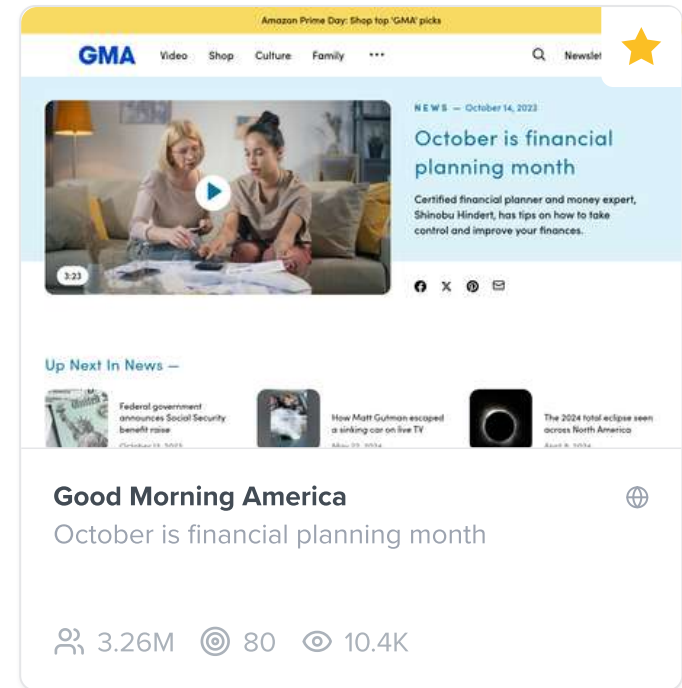
52M 94 267K 412



**Yahoo Finance – Stock market live, quote...**

Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational...

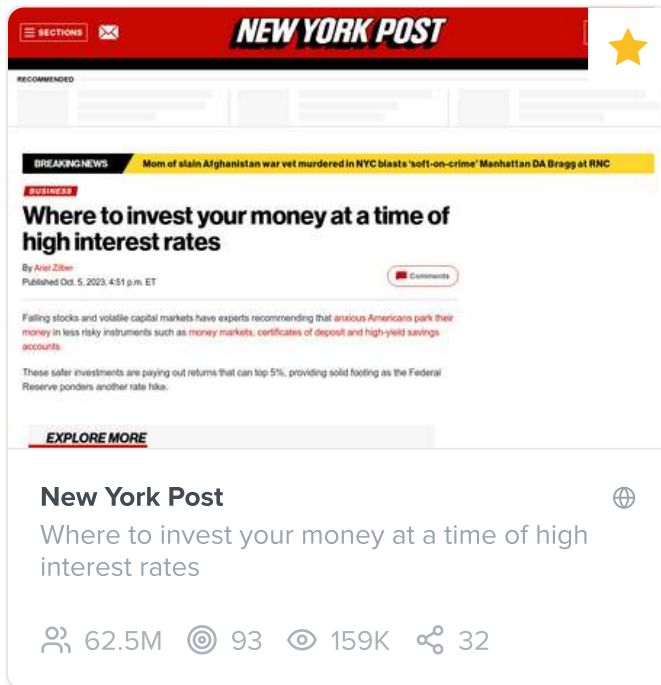
808K 93 1.8K



**Good Morning America**

October is financial planning month

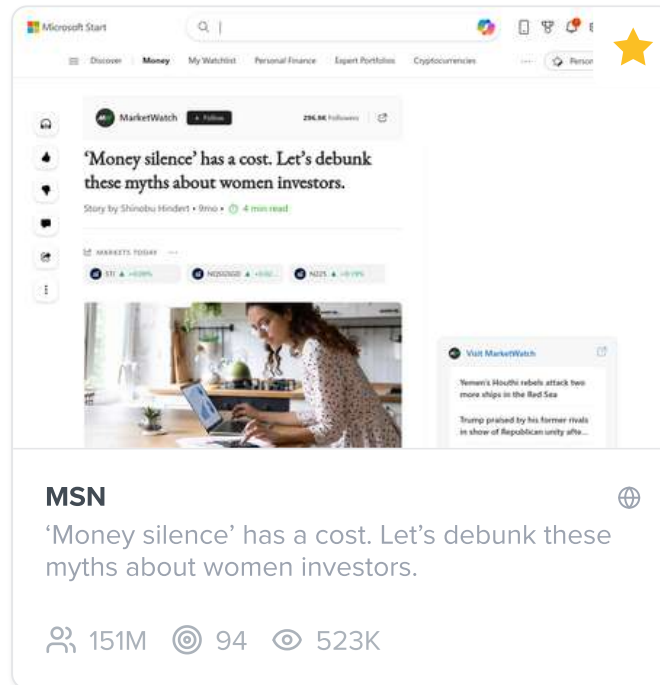
3.26M 80 10.4K



**New York Post**

Where to invest your money at a time of high interest rates

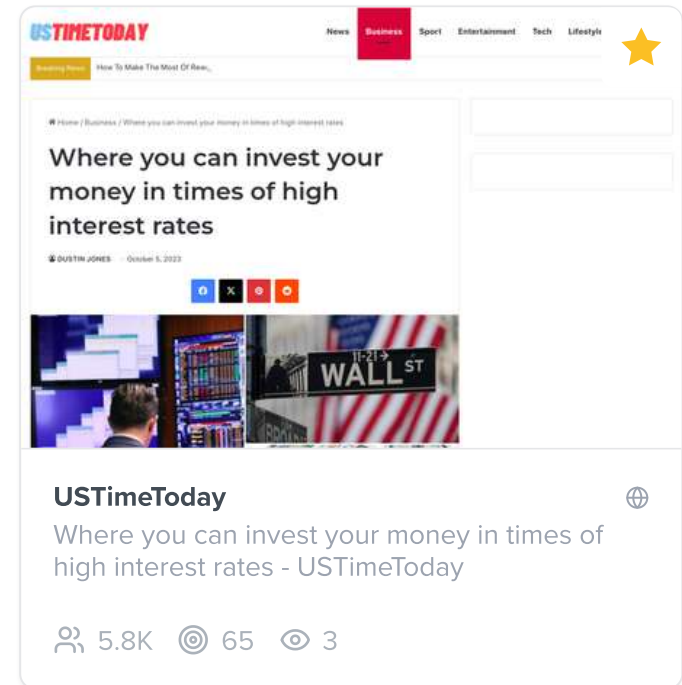
62.5M 93 159K 32



**MSN**

'Money silence' has a cost. Let's debunk these myths about women investors.

151M 94 523K



**UStimeToday**

Where you can invest your money in times of high interest rates - UStimeToday


5.8K 65 3

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## Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational Wealth

Angela Mae  
Fri, Nov 10, 2023 • 8 min read



**Yahoo Finance - Stock Market Live, Quot...**


Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational...

49.8M 93 226K

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## Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational Wealth



**Nasdaq: Stock Market, Data Updates, Re...**

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5.35M 91 15.2K


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## How much money do you need to retire? Better consider these 8 often-overlooked things.

Updated: Sept. 9, 2023 at 11:39 AM ET  
By [Bilal Wadhvani](#)

4-in-10 Americans don't have a plan for retirement. Here's what you should be thinking about.



**MarketWatch**


How much money do you need to retire? Better consider these 8 often-overlooked things.

15.6M 92 61.2K 36

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## 5 Savings Myths Debunked From Financial Experts (+ Their Best Tips!)

Contributing writer  
By [Sheryl Nance-Mah](#)



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5 Savings Myths Debunked From Financial Experts | mindbodygreen

3.65M 85 9.61K 30

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Don't Be a Turkey: Avoid These 8 Common November Money Mistakes

3.35M 79 17.1K

**CBS NEWS** Latest Local News Live Shows

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## Buying long-term care coverage in your 60s? 5 tips to compare policy options

By [Alyssa](#)  
Updated By [Angela Lach](#)  
June 26, 2024 7:42 AM EDT / CBS News

**More from CBS News**

How much interest would a \$5,000 18-month CD earn now?



**CBS News - Breaking news, 24/7 live stre...**

Buying long-term care coverage in your 60s? 5 tips to compare policy options

49.2M 93 86.5K 8

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# How Could the Presidential Election Impact My Money?

Despite Americans' anxiety about the economy, many economists are optimistic

Written By [Tanya Loudenback](#)

Updated July 22, 2024, 1:30 PM EDT

As the 2024 presidential election heats up, you may wonder what it means for your money. In the wake of the assassination attempt on former President Trump and the news of President Biden stepping out and

ON THIS PAGE

[1. How the election could impact your money](#)

Managing your finances in an election year can seem daunting—but it doesn't have to be.

27.7M

93

62.8K

48

# Google Drive + Basecamp

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24 pieces





## Google Drive: Sign-in

Access Google Drive with a Google account (for personal use) or Google Workspace account (for business use).

97

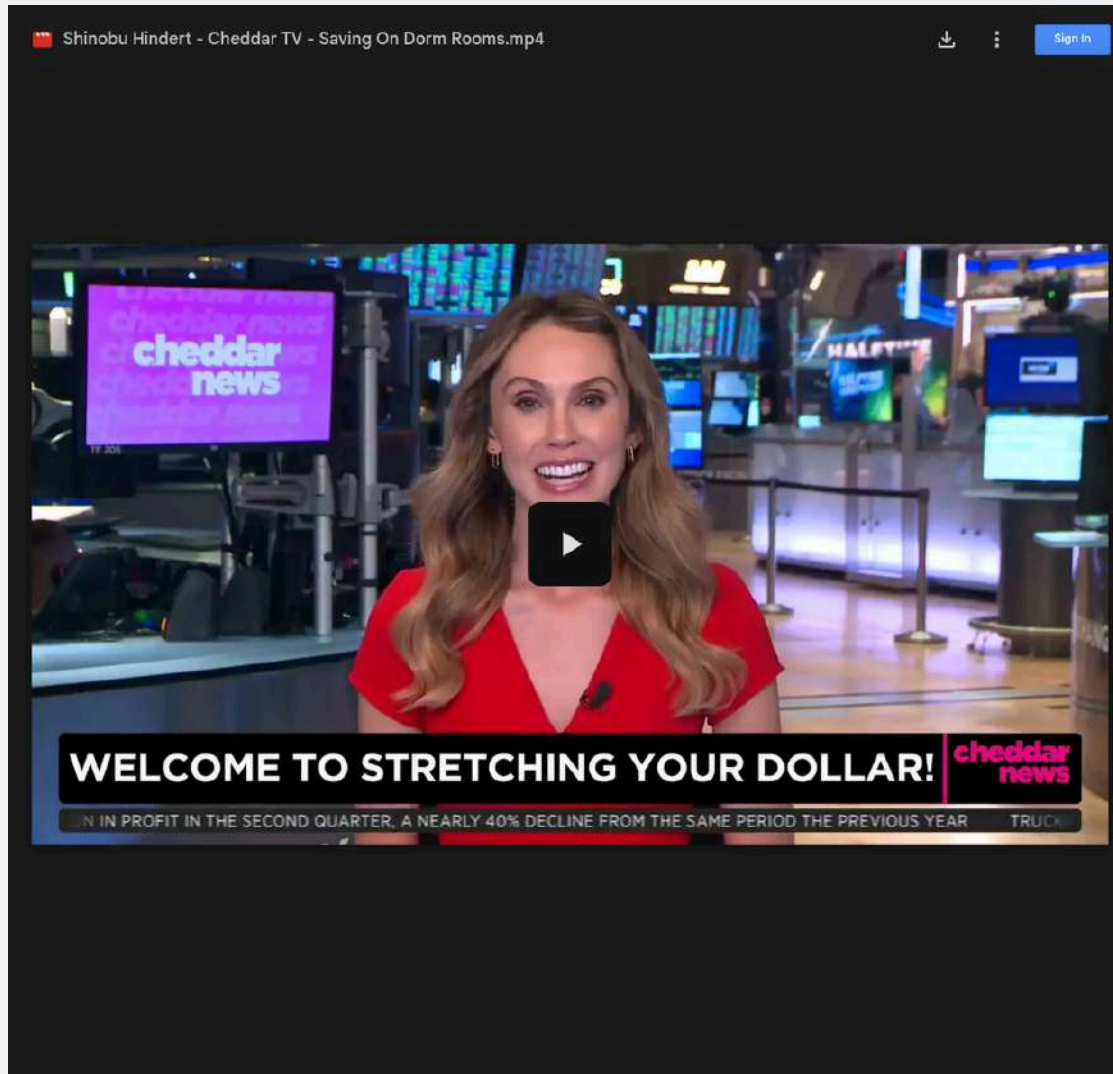
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Authority <sup>?</sup>

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## Shinobu Hindert - Cheddar TV - Saving On Dorm Rooms.mp4

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## Google Drive: Sign-in

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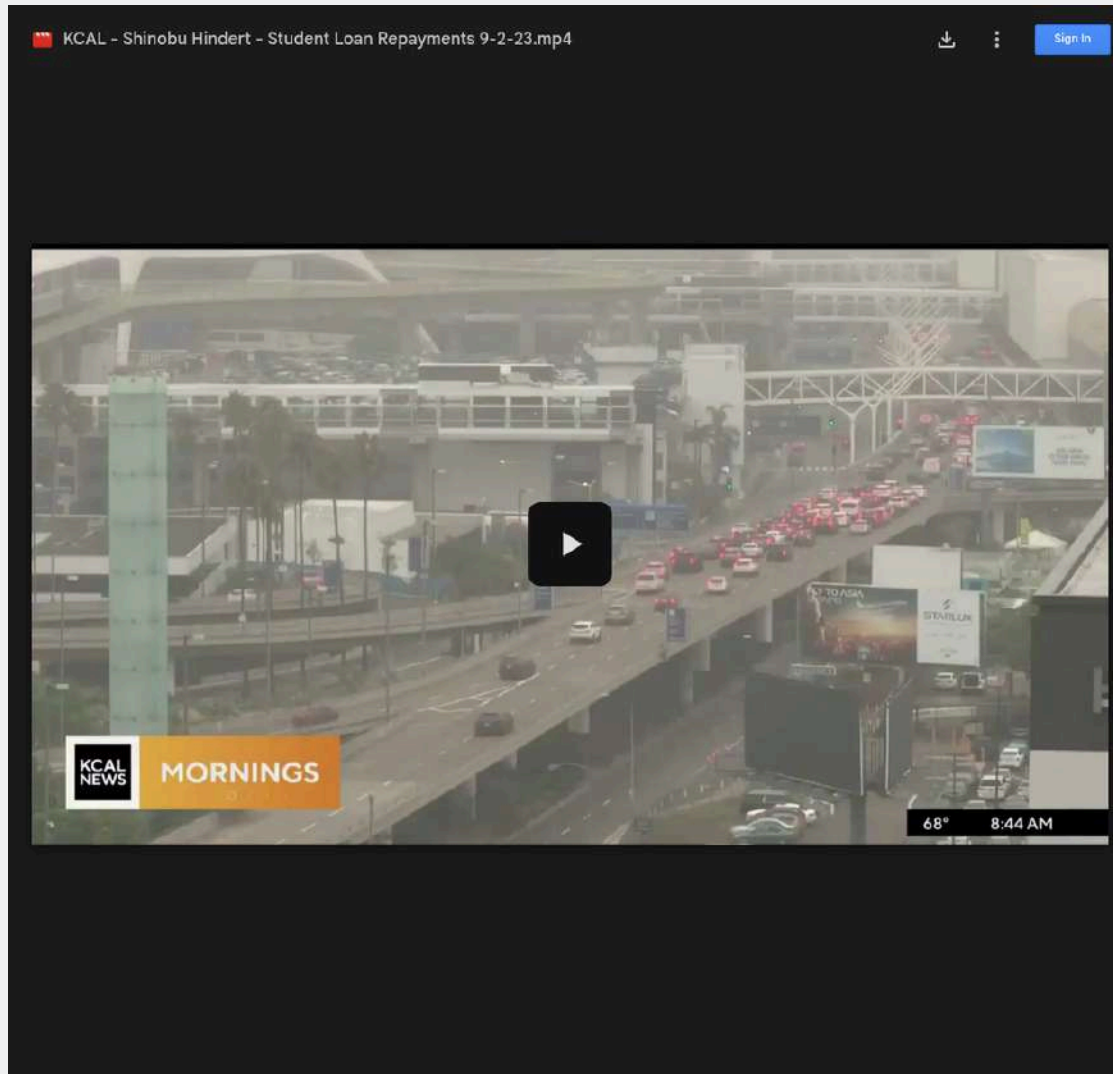
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Authority <sup>?</sup>

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## KCAL - Shinobu Hindert - Student Loan Repayments 9-...

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## Google Drive: Sign-in

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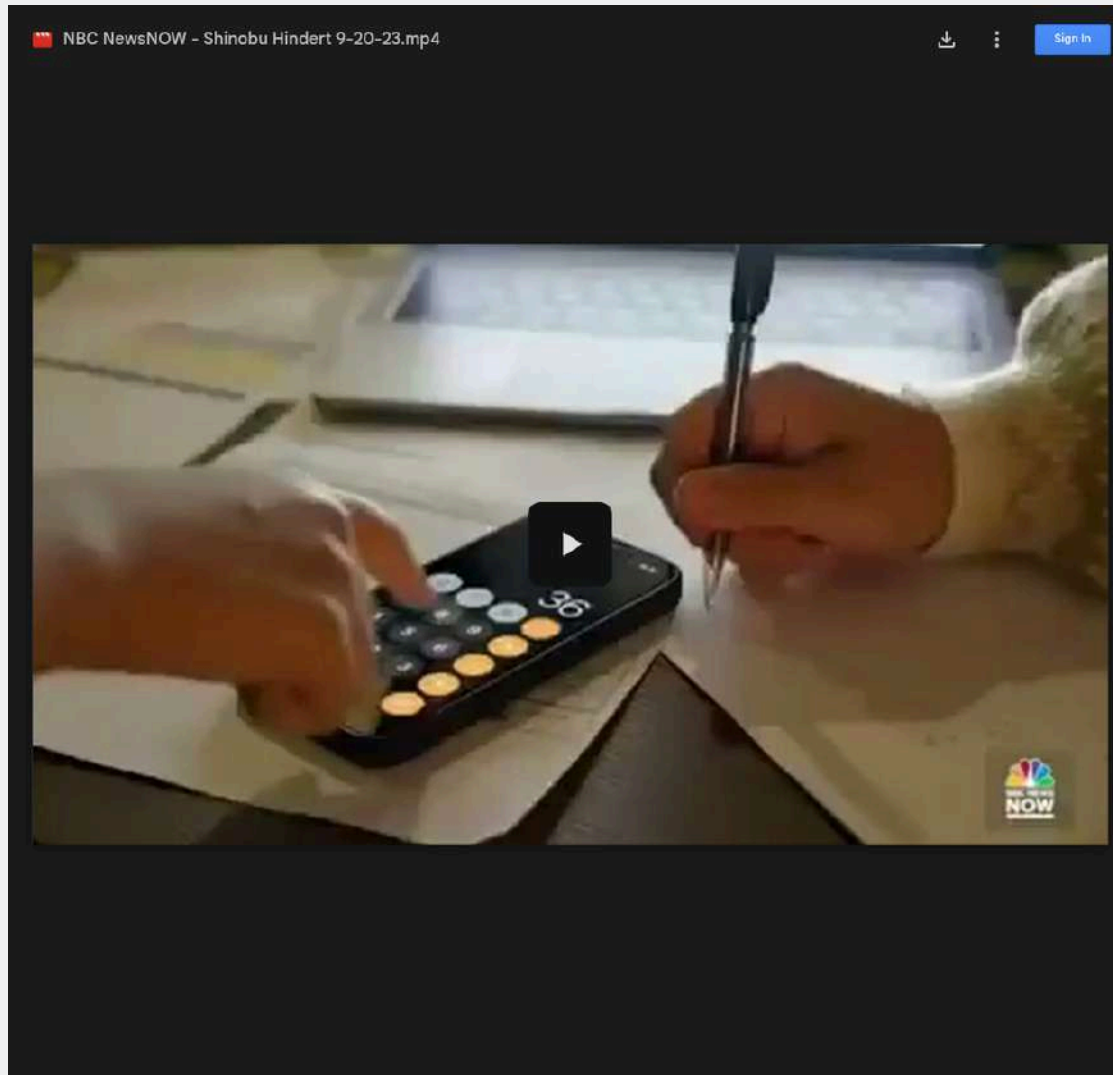
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## NBC NewsNOW - Shinobu Hindert 9- 20-23.mp4

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## Google Drive: Sign-in

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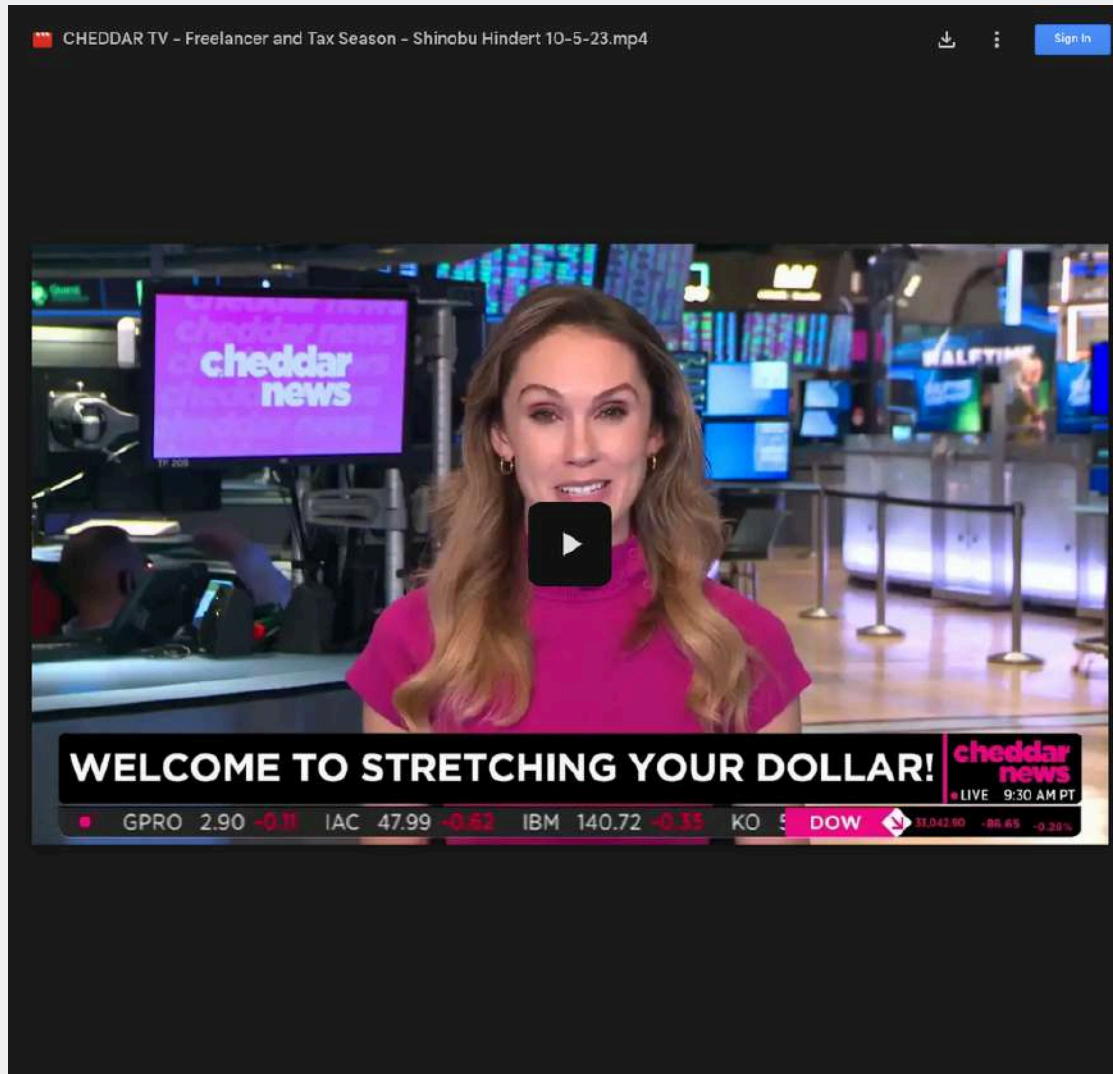
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Authority ?

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## CHEDDAR TV - Freelancer and Tax Season - Shinobu...

[drive.google.com/file/d/1rsovcw5bGk2-H...](https://drive.google.com/file/d/1rsovcw5bGk2-H...)





## Google Drive: Sign-in

Access Google Drive with a Google account (for personal use) or Google Workspace account (for business use).

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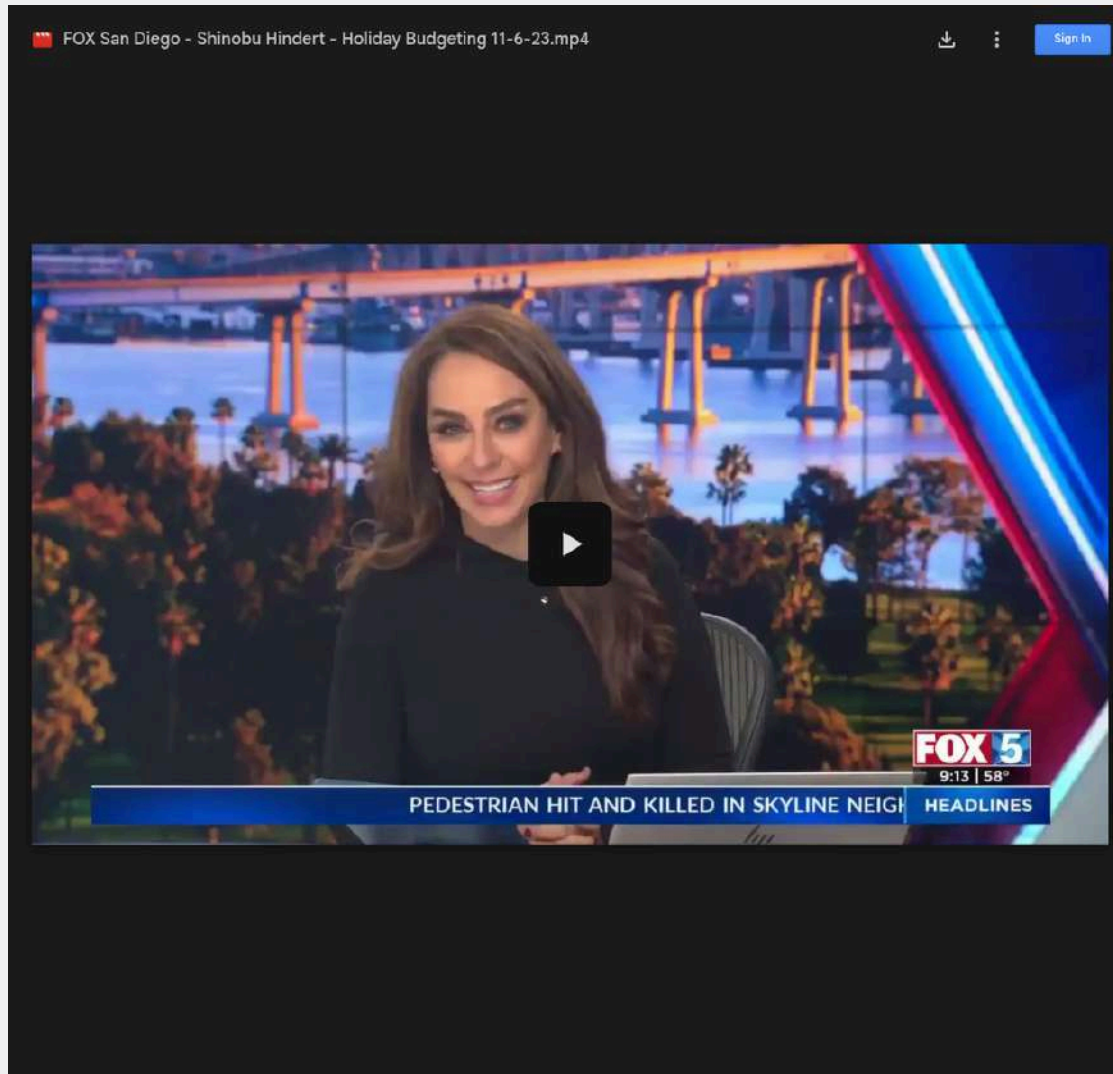
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## FOX San Diego - Shinobu Hindert - Holiday Budgeting 1...

[drive.google.com/file/d/1Qv\\_XypX92nRKl...](https://drive.google.com/file/d/1Qv_XypX92nRKl...)



## Scripps News

Scripps News is an American news network headquartered in Atlanta, Georgia, and owned by the E. W. Scripps Company.

**806K**  
Audience 

December 26, 2023  TV

## Scripps News Live - Paying off holiday debt and how to use...

[public.3.basecamp.com/p/ZubdPiP68HxV...](https://public.3.basecamp.com/p/ZubdPiP68HxV...)

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**806K**

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Domain Authority

**80**


Domain Authority



### Scripps News Live.mp4

Posted by Monique D. · December 27, 2023 · 45.3 MB

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## KUSI-TV (Fox 5)

FOX 5 is San Diego's source for local news, sports and entertainment.

1.23M

Audience 

December 26, 2023



# FOX 5 San Diego - Holiday Overspending

[public.3.basecamp.com/p/buKBvDupvZ2...](https://public.3.basecamp.com/p/buKBvDupvZ2...)

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1.23M

Total number of views.  
User-provided.

Domain Authority

75

Domain Authority



### FOX San Diego - Shinobu Hindert - Holiday Overspending 12-26-23.mp4

Posted by Monique D. · December 27, 2023 · 39.7 MB

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## WFLD-TV

WFLD, virtual channel 32 (UHF digital channel 31), is a Fox owned-and-operated television station located in Chicago, Illinois, United States.

1.39M

Audience ⓘ

February 27, 2024

TV

# Fox 32 Good Day Chicago - Mastering Your Debt and Credit

[public.3.basecamp.com/p/CugH8jHpTtEa...](https://public.3.basecamp.com/p/CugH8jHpTtEa...)

Views

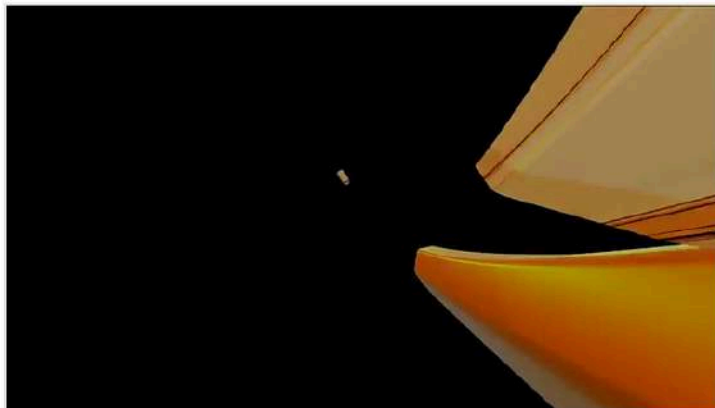
1.39M

Total number of views.  
User-provided.

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81

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### Good Day Chicago - Shinobu Hindert 2-28-24.mp4

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# News Nation

NewsNation is an American cable news network owned by Nexstar Media Group.

3.36M

Audience 

April 13, 2024

 TV

# NewsNation Morning In America - Credit Card Debit

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Views

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Domain Authority

58

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## NewsNation Morning In America - Shinobu 4-13-24.mp4

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# News Nation

NewsNation is an American cable news network owned by Nexstar Media Group.

3.36M

Audience 

April 28, 2024



## NewsNation - Retirement

[public.3.basecamp.com/p/6QXj2ho9am9...](https://public.3.basecamp.com/p/6QXj2ho9am9...)

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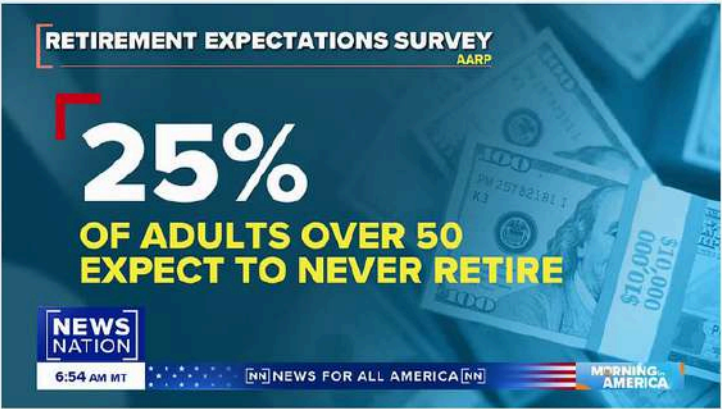
3.36M

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SHINOBU+HINDERT+4-28 - NewsNation  
- Retirement.mp4

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# News Nation

NewsNation is an American cable news network owned by Nexstar Media Group.

3.36M

Audience 

May 18, 2024

 TV

## NewsNation Weekend - Retirement for 50+

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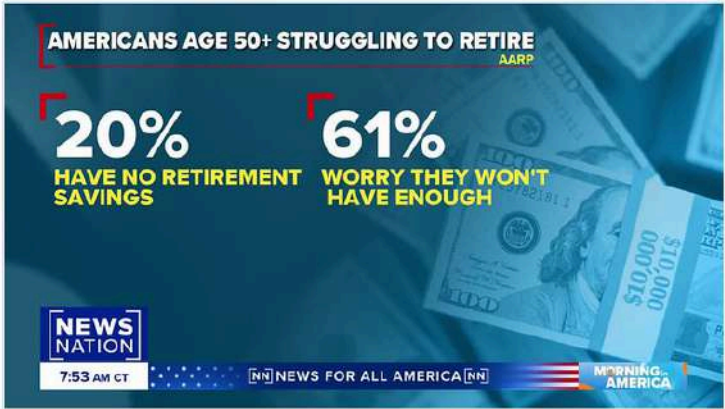
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Domain Authority



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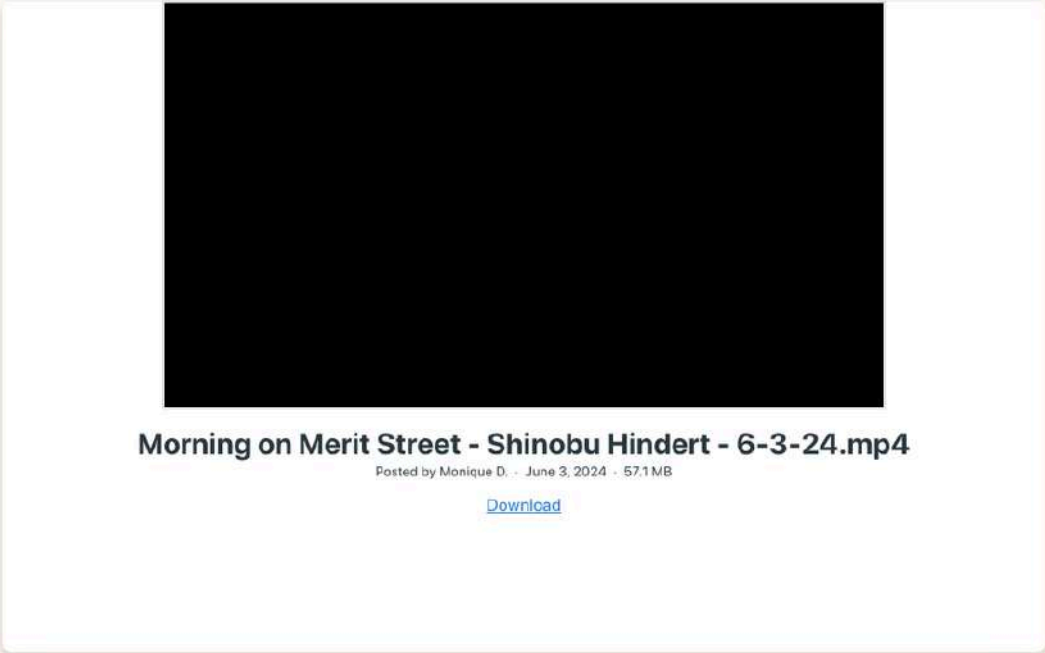
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# Merit Street Media

MERIT STREET MEDIA™ is Dr. Phil McGraw's new network of essential news and entertainment.

39.9K  
Audience ⓘ



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June 03, 2024  TV

## Morning on Merit Street - Social Media for Financial Guide:...

[public.3.basecamp.com/p/i3VCvsDCcm6...](https://public.3.basecamp.com/p/i3VCvsDCcm6...)

Views **39.9K**  
Total number of views.  
User-provided.

Domain Authority **32**  
Domain Authority

## News Nation

NewsNation is an American cable news network owned by Nexstar Media Group.

3.36M

Audience 

June 22, 2024

 TV

## NewsNation Morning In America - What are the costs of long-ter...

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Domain Authority

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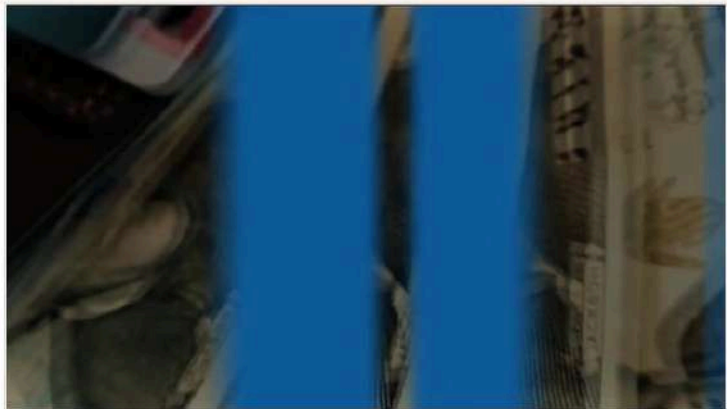
# ARC Seattle - Navigating Job Uncertainty: Stay...

[public.3.basecamp.com/p/i3VCvsDCcm6...](https://public.3.basecamp.com/p/i3VCvsDCcm6...)

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391

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ARC Seattle - Shinobu Hindert 7-5-24.mp4

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# PIX11 - NY Living

WPIX (channel 11) is a television station in New York City, United States, serving as the de facto flagship of The CW.

1.96M

Audience

July 08, 2024

TV

# NY Living - Investing 101

[public.3.basecamp.com/p/i3VCvsDCcm6...](https://public.3.basecamp.com/p/i3VCvsDCcm6...)

Views

1.96M

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79

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3.36M

Audience 

July 07, 2024



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Domain Authority

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# Womans World article.pdf

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Estimated Views

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Calculated based on audience size and social engagement



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3.36M

Audience

July 28, 2024

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## NewsNation Weekend - Bitcoin

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Domain Authority

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Domain Authority



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3.36M

Audience

August 31, 2024

TV

## NewsNation Weekend - What to buy, and what NOT to buy...

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NewsNation Weekend .mp4

Posted by Monique D. · September 4, 2024 · 89.2 MB

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## News 12

News 12 Networks is owned and operated by Altice USA.

442K

Audience 

September 23, 2024

 TV

## News12 Be Well - Budget-Friendly Job Searching:...

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442K

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Domain Authority

76

Domain Authority




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**92**

Domain  
Authority 

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**18.5M**

Unique  
Visits 

October 03, 2024

 ONLINE

## TODAY Show - Retirement Trends

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Posted by Monique D. · October 3, 2024 · 35.4 MB


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# News Nation

NewsNation is an American cable news network owned by Nexstar Media Group.

3.36M

Audience 

October 05, 2024

 TV

## NewsNation Weekend - Money management in the event of a...

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Views

3.36M

Total number of views.  
User-provided.

Domain Authority

58

Domain Authority



NewsNation Weekend - SHINOBU+HINDERT+10-5.mp4

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## Yahoo! Finance

Yahoo! Finance is a media property that is part of Yahoo!'s network.

93

Domain  
Authority 

50.4M

Audience 

October 18, 2024

 ONLINE

## Yahoo! Finance - How to stay financially healthy during the...


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Total number of views.  
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# Merit Street Media

MERIT STREET MEDIA™ is Dr. Phil McGraw's new network of essential news and entertainment.

39.9K  
Audience ⓘ

October 18, 2024  TV

## Morning on Merit Street - Keeping subscriptions...

[public.3.basecamp.com/p/i3VCvsDCcm6...](https://public.3.basecamp.com/p/i3VCvsDCcm6...)

Views **39.9K**  
Total number of views.  
User-provided.

Domain Authority **32**  
Domain Authority



**Morning on Merit Street - Shinobu Hindert - 10-18-24.mp4**

Posted by Amy F. · October 18, 2024 · 24.2 MB

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# Coverage

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125 pieces



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Authority <sup>?</sup>

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November 07, 2023

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# 6 Barriers That Keep People From Becoming Millionaires

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11/07/2023 · 35 MIN

**6 Barriers That Keep People From Becoming Millionaires**  
Self-Made Multi-Millionaire Tips

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Are you wanting to become a millionaire? If so, you might have some obstacles standing in your way. In this video, we'll cover 6 common barriers that keep people from becoming millionaires.

This video is perfect if you're looking for tips on how to overcome these barriers and achieve your millionaire goals. We'll discuss the importance of goal setting, positive thinking, and more. By the end of this video, you'll have the tools you need to overcome any obstacle and reach your millionaire goals!

SELF-MADE MILLIONAIRE TIPS is a podcast and YouTube show that provides practical tips on how self-made millionaire made their money through investments and their own business.

#millionairetips #businesstips #personalfinance

Episode Webpage

Information

Show	Published
Self-Made Multi-Millionaire Tips	November 7, 2023 at 6:52 PM UTC
Length	Rating
35 min	Clean

United States

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## Self-Made Millionaires

Best youtube channel and podcast for tips on how to become a multi-millionaire by investing or running your own business. Collin Plume...

122

Subscribers ?

November 07, 2023

YOUTUBE

# 6 Barriers That Keep People From Becoming Millionaires

[youtube.com/watch?v=im1uwv86Ynk&feat...](https://youtube.com/watch?v=im1uwv86Ynk&feat...)



Views

58

Number of views

Engagements

2

Total number of social engagements





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Domain  
Authority ?

SPOTIFY

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By Colin Plume

Self-made millionaires shares practical tips about building wealth and starting and growing a business.

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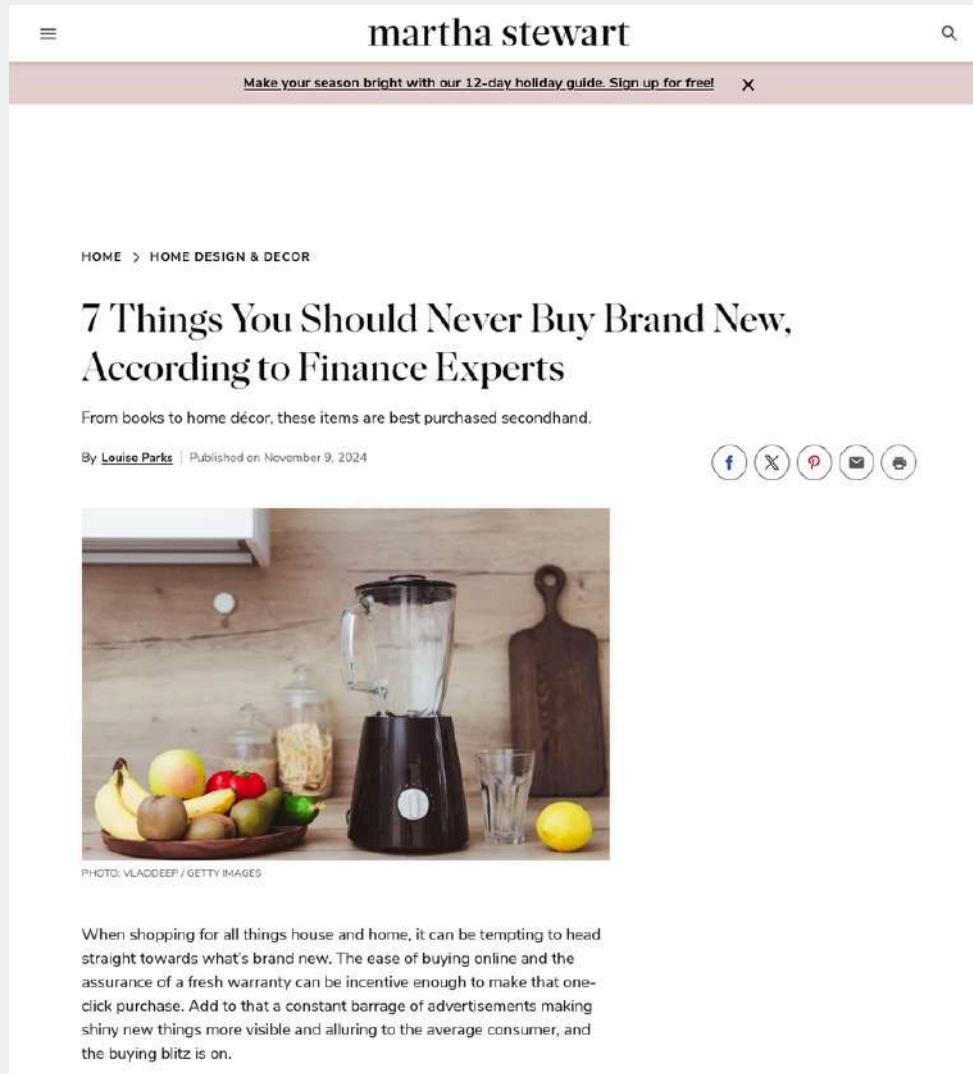
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# CFP Explains The Dangers Of Too Much Diversification In Yo...

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## CFP Explains The Dangers Of Too Much Diversification In Your Portfolio

BY CAROLYN OSORIO  
NOV. 4, 2024 8:30 AM EST



While most would agree that lacking diversity in your portfolio is a huge mistake, you might be surprised to learn that too much diversity can also be a problem. For those who might need a quick refresher, portfolio diversification involves spreading your investments across multiple types of assets (stocks, bonds, short- and long-term investments, etc.). By ensuring your overall portfolio includes elements across multiple avenues, you can better protect your investments from volatility in the market. Essentially, if one area or investment experiences a downturn, the rest of your portfolio could help to offset those losses. With that in mind, how you go about this diversification can vary widely depending on your individual preferences and how involved you like to personally be in your investments.

We spoke with Shinobu Hindert, CFP and author of "Investing Is Your Superpower," about the good and the bad of portfolio diversification. For starters, we asked Hindert where she thought new investors should start when it comes to managing and/or creating diversification in their portfolios. Hindert said, "For new investors, I recommend considering an allocation fund or using a robo-adviser. These options provide a balanced approach to diversification while giving you access to professional advice without the need to manage your investments daily."

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Engagements

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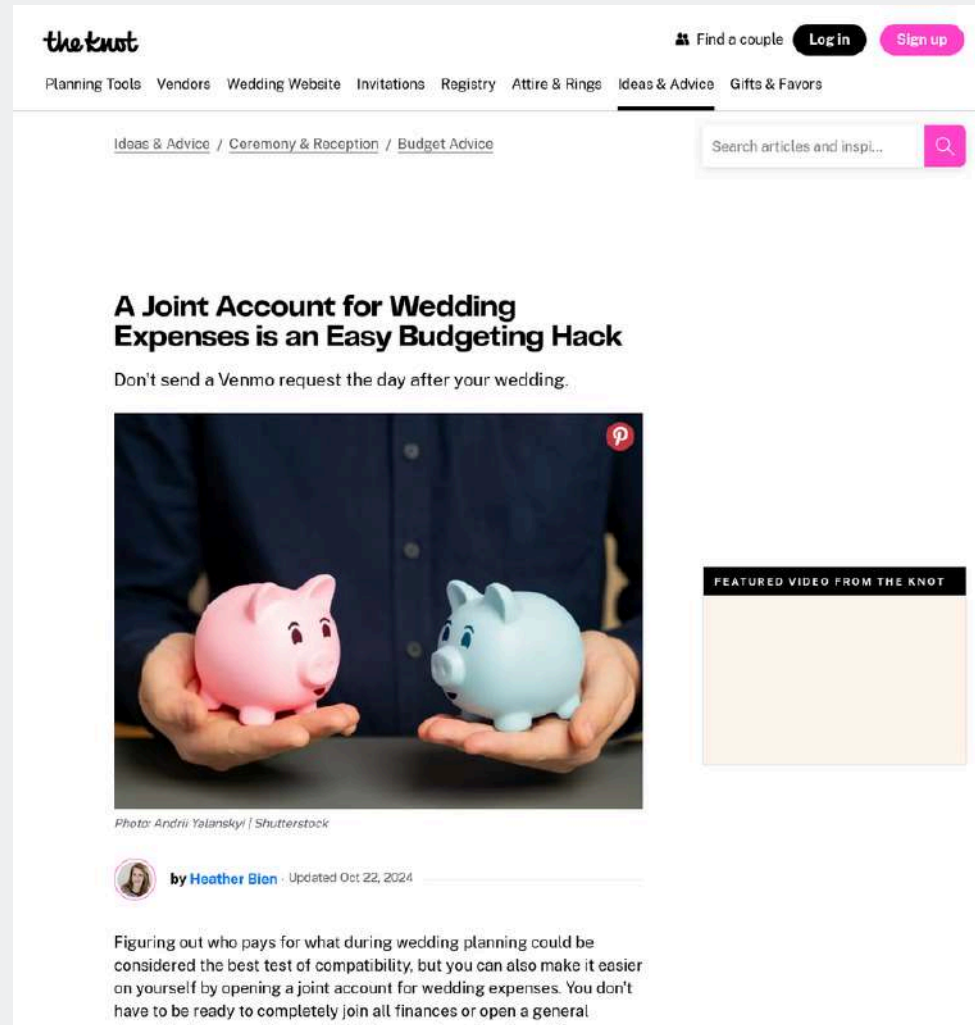
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October 18, 2024

## Morning on Merit Street Shinobu Hindert 10 18 24

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U.S. News

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 **Money questions answered**



**Q** My mom passed away and left behind credit card balances and other debt. As the beneficiary of her life insurance policy, do I have to pay off what she owes with the money I received?

It's not unusual for people to have debt when they die. Credit bureau Experian reports 73% of us will leave behind bills, most commonly from credit cards and mortgages. The good news for life insurance beneficiaries: "If the beneficiary of the life insurance policy is a person and not the estate, the beneficiary is generally not required to pay estate debts with the proceeds," says Shinobu Hindert, certified financial planner at EmpoweredPlanning.com and author of *Investing Is Your Superpower*.

"If the estate doesn't have enough money to cover outstanding debts, then creditors may try to make a claim against the life insurance policy, but it's rare," she notes. These are handled on a case-by-case basis and are state-specific, so if a creditor approaches you, contact an estate attorney.

**Debts you may owe**

In most cases, debt solely in the name of the deceased person is covered by their estate, or if there isn't enough, it goes unpaid. "The only time creditors can really come after an individual is if they had shared debts—for example, if you're both on a mortgage," says Hindert. Same goes for credit cards. As long as you aren't sharing an account, you aren't expected to pay balances. One exception is for surviving spouses who live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin) who may have to use jointly owned property to pay their spouse's debts.

Hindert does caution there's one kind of debt you may not realize you agreed to pay: medical debt. "When you admit someone

into a hospital or long-term care facility, you're asked to sign paperwork. A lot of times, there's language that says you're responsible for paying," she says. "So when signing medical forms, be careful."

**What about bank accounts?**

If you have a joint bank account with both your name and your parent's name on it, the funds in it will still be available to you as the surviving account holder. If you're a payable-upon-death beneficiary, then the funds would also be sent to you. In both cases, generally you do not have to use these funds to cover your parent's debts.



**Q:** I'd like to put more money toward retirement, but at 55, am I too late?

There's good news for people 50 and older: "Reaching age 50 allows you to put more money into tax-advantaged retirement accounts," says Brandon Renfro, Ph.D., certified financial planner at BelongingWealth.com. "For IRAs, you can put an extra \$1,000 in per year. For workplace plans like a 401(k), you can add an additional \$7,500 on top of the standard limit." For 2024, this means you can put \$8,000 into an IRA, and participants in 401(k), 403(b) and most 457 plans, and the federal government's Thrift Savings Plan, can put in up to \$30,500. "These 'catch-up' contributions, as they are called, can help you do just that—catch up on retirement savings if you're behind."

**Have a money question? Email us at [money@womansworld.com](mailto:money@womansworld.com)**

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July 05, 2024

## Arc Seattle

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July 22, 2024

🌐 ONLINE

## Seven Great Ways To Start Investing Immediately - Wealt...

[wealthofgeeks.com/seven-great-ways-to-...](https://wealthofgeeks.com/seven-great-ways-to-...)

The screenshot shows the top of a web page for 'Wealth of Geeks'. The navigation bar includes links for Money, Travel, Entertainment, and Everything. The article title is 'Seven Great Ways To Start Investing Immediately'. Below the title, it lists the author as Brian O'Connell and the editor as Chantile Ferreira, with a fact-check badge from Paul Rose Jr. dated July 22, 2024. Social media sharing buttons for X, Facebook, Pinterest, LinkedIn, and Email are present. The article text begins with a bold statement: 'Adults in the United States need a money management makeover, and they need it quickly.' It then cites a study from GoBankingRates, stating that almost 50% of Americans have \$500 or less in their bank savings accounts, and only 29% of American adults have between \$501 and \$5,000 in those accounts. The text continues: 'The same study finds 60% of Americans have more than \$500 in their checking account.' It also mentions that record high inflation, a hangover from pandemic-driven lockdowns, and poor savings habits are largely responsible for the lack of savings among the U.S. population. The article concludes by stating that Americans with limited income need both a savings plan and an investing plan, and that while saving for retirement or children's college is good, it doesn't help if a sudden emergency leaves you without funds or in debt.

Estimated Views

277 <sup>✓</sup>

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Engagements

4 <sup>✓</sup>

Total number of social engagements

Links

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abc10.com

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Authority ?

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978K

Unique  
Visits ?

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July 19, 2024

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## Budget Friendly Job Searching Hacks

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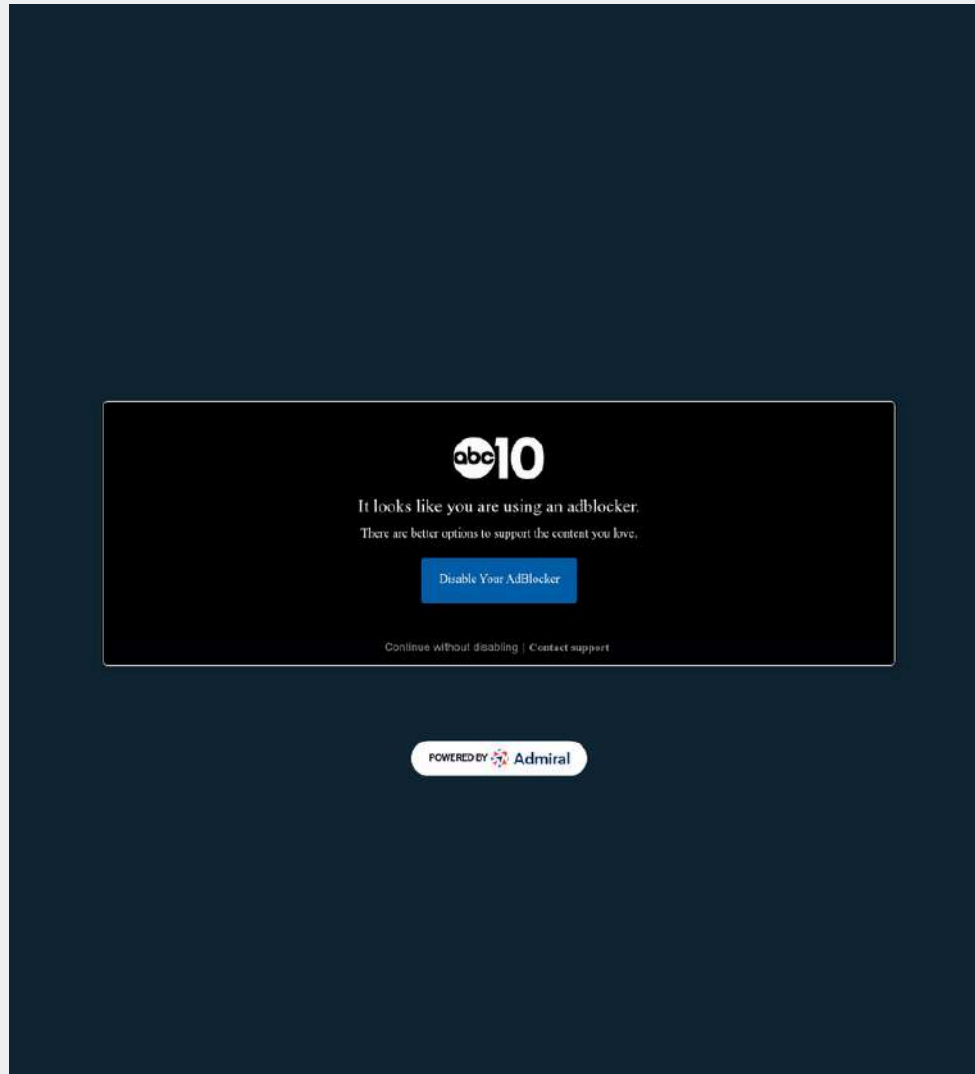
**3.43K** ✓

Calculated based on  
audience size and social  
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**1** ✓

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KPRC

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The screenshot shows the KPRC website interface. At the top, there's a navigation bar with links for NEWS, WEATHER, KPRC 2+, INVESTIGATES, TRAFFIC, SPORTS, DISCOVER, HOUSTON LIFE, and NEWSLETTER. The main content area features a video titled "How to navigate applying for jobs during job uncertainty" under the "LOCAL NEWS" section. The video is published on July 5, 2024, at 9:22 AM. Below the video title, there's a description: "Certified financial planner and author Shinobu Hindert joins us to talk about her latest book titled 'Investing is Your Superpower' and how it can help you navigate job uncertainty." Below the video, there's a "MORE VIDEOS" section with a grid of nine video thumbnails. The thumbnails include: "Sources: Houston Mayor John Whitmire on brink of announcing new HPD Chief", "Santa Fe High School shooting: Civil trial against parents of accused gunman begins today", "Teenage Beyoncé, Kelly Rowland sung for the late Congresswoman Shelia Jackson Lee back in 1999", "SNEAK PEEK: The countdown is ON for Great Wolf Lodge Texas Gulf Coast's grand opening", "Good Samaritans cut thru downed trees in NW Harris Co. after Hurricane Beryl's catastrophic landfall", "Strengthening bands show how strong Beryl's wind gusts are", "SO CUTE! Raccoons beating the Houston heat by taking a dip in the pool", "Inside CNN's Presidential Debate: How it will work", and "Masking during summer travel".

July 05, 2024

ONLINE

## How to navigate applying for jobs during job uncertainty

[click2houston.com/video/news/local/202...](https://click2houston.com/video/news/local/2024-07-05-how-to-navigate-applying-for-jobs-during-job-uncertainty)

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10.2K

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Links

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June 28, 2024

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## Buying long-term care coverage in your 60s? 5 tips to compare...

[cbsnews.com/news/buying-long-term-car...](https://cbsnews.com/news/buying-long-term-car...)



Comparing long-term care insurance policies is important — but you need to know how to do it the right way.  
ROEL DAVID SMART/GETTY IMAGES

Long-term care is costly and can easily eat into your budget as you age. In fact, according to 2023 data, even a shared room in a nursing home facility would cost you nearly \$9,000 per month. And a traditional Medicare policy is, unfortunately, no help with

### More from CBS News

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Money / Investing / Wealth

## How to invest \$1 million: 4 strategies

By Kate Stalter, Paul Gurio & David Tony, CNN Underscored Money  
Published 6:00 AM EDT, Tue June 18, 2024




Yamko/Stock

A million dollars is a lot of money to invest, and without a thoughtful plan for that money, retirees and pre-retirees may face devastating losses.

"My family personally lost more than a million dollars when I was a child, leaving us destitute and leading me to pursue a career as a certified financial planner (CFP)," said Jacqueline Schadeck, CEO of Golden Wealth Strategies in Atlanta, Georgia.


Sadly, that story is more common than many imagine. However, by taking the right steps, a wise investor with \$1 million can potentially maximize returns, balance risks and have a better chance of long-term financial security.

 **Featured Offer**

### What is in this guide?

- ↓ How to invest \$1 million for monthly income
- ↓ What is the monthly interest on \$1 million?
- ↓ Time horizon and risk tolerance
- ↓ Ways to invest \$1 million
- ↓ Hire an advisor to help you
- ↓ Frequently asked questions (FAQs)

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Money / Investing / Wealth

## Where to invest \$5,000

By Kate Stalter, Paul Curcio & David Toney, CNN Underscored Money  
Published 6:00 AM EDT, Fri June 14, 2024



*lucky336/istock*

If you're a new investor with \$5,000 to put into the market, you may be wondering what your options are.

There are plenty of investments you can make, but you'll first need to consider whether you want to put your money in a taxable brokerage account or a tax-advantaged retirement account. In that latter case, you can't withdraw until you're 59 1/2 or older, but the tax benefits can be significant.

Either way, an initial \$5,000 investment has the potential to grow into a much greater sum over the long term.

### 1. Invest in your 401(k)

If your employer sponsors a 401(k) retirement savings plan, consider

#### What is in this guide?

1. Invest in your 401(k)
2. S&P 500 index funds
3. Use a robo-advisor
4. Open or contribute to an IRA
5. Investing in commission-free ETFs
6. Nasdaq 100 index ETFs
7. International index funds
8. Sector ETFs
9. Thematic ETFs
10. Trade stocks

Frequently asked questions (FAQs)



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## How Could the Presidential Election Impact My Money?

Despite Americans' anxiety about the economy, many economists are optimistic

Written By [Tanza Loudenback](#)

Updated July 22, 2024, 7:30 PM EDT

As the 2024 presidential election heats up, you may wonder what it means for your money. In the wake of the assassination attempt on former President Trump and the news of President Biden stepping out and endorsing Vice President Kamala Harris, it's natural to wonder if there is anything you should be doing differently.

Should you hold off buying a house or time your retirement differently? Is it wise to keep more money in cash and prepare for inflation?

"In any election year, I think that there's a level of concern and heightened awareness by investors," says Lawrence Sprung, a certified financial planner in Hauppauge, N.Y.

Despite Americans' [anxiety about the economy](#)—three-quarters of voters consider it a [key issue](#) in this year's election—many economists are optimistic. Inflation is cooling, unemployment is fairly low and consumers are generally [doing better than they think](#).

While presidential election years often lead to volatility in the stock market, it's likely temporary. History is a good guide, financial professionals say, and it tells us that the best strategy for weathering an election cycle is to stay calm, stick to your plan and keep investing.

Here, experts share insights on how to handle your investments, savings and other financial concerns ahead of the election.

ON THIS PAGE

- Should I take money out of the market?
- Should I keep more money in cash?
- Should I wait to buy a home?
- Should I wait to retire?
- What about inflation?

July 18, 2024

🌐 ONLINE

## Managing your finances in an election year can...

[wsj.com/buyside/personal-finance/investi...](https://wsj.com/buyside/personal-finance/investi...)

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Total number of social engagements

# Merit+ Video On Demand


Merit+ is a dynamically generated video website.

28

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50.7K

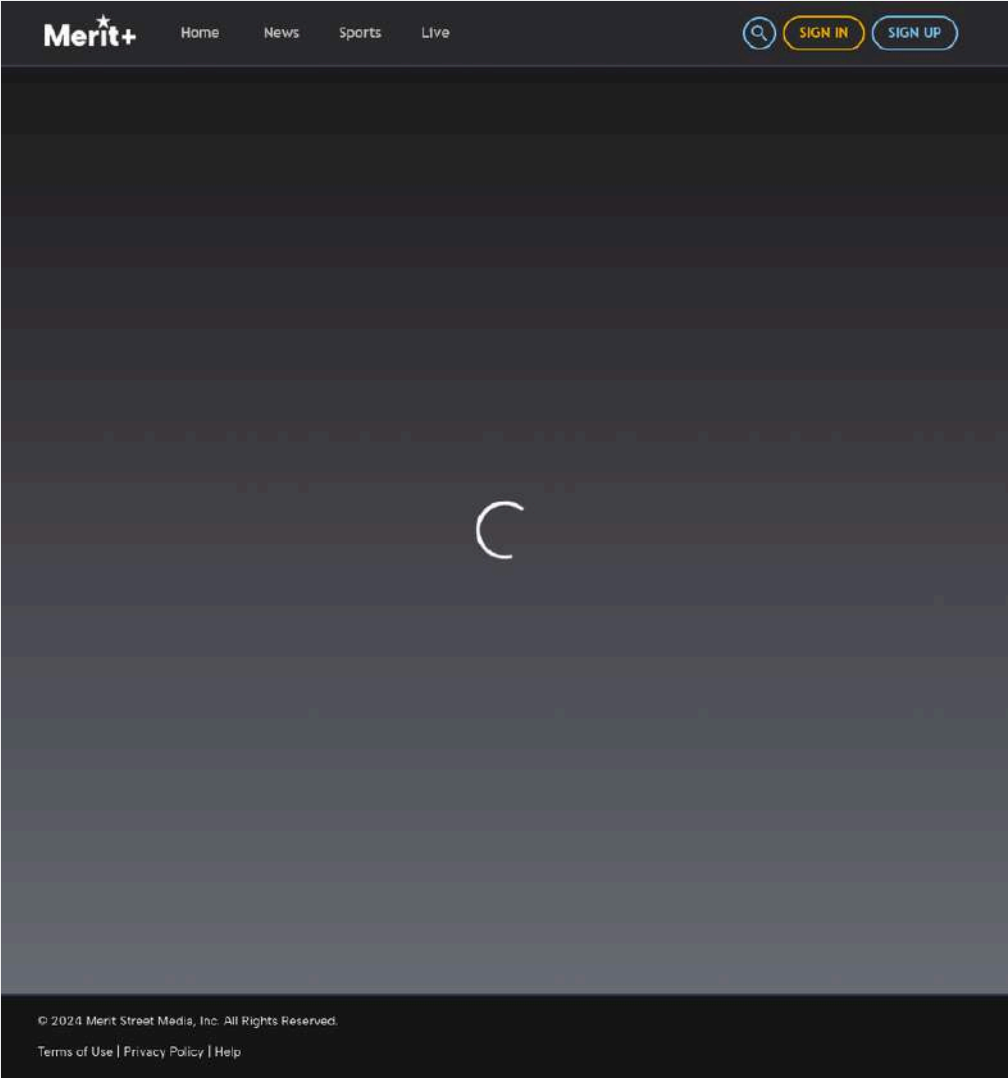
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# Merit+

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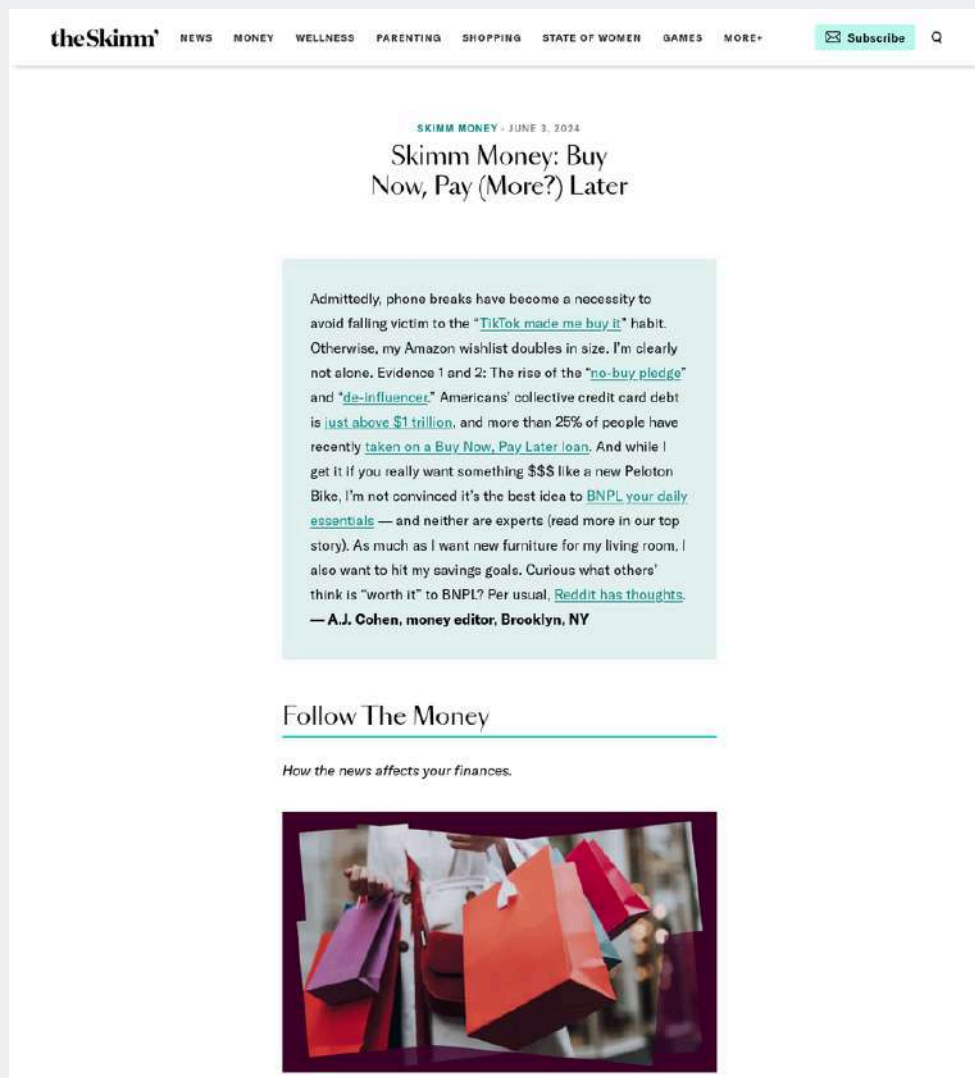
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Links

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1 link to empoweredplanning.com  
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81

Domain  
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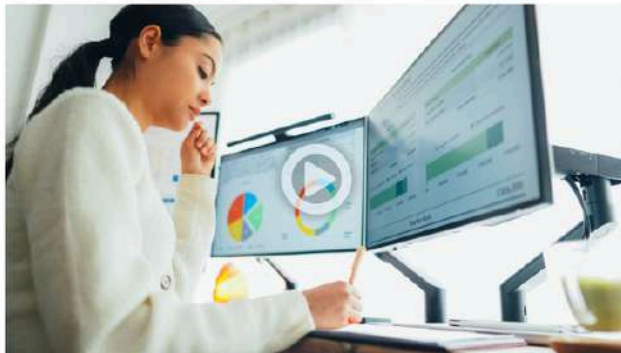
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# Simplifying Finance for Everyone with 'Investing is Your...

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Total number of social  
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NewsNation

U.S. News

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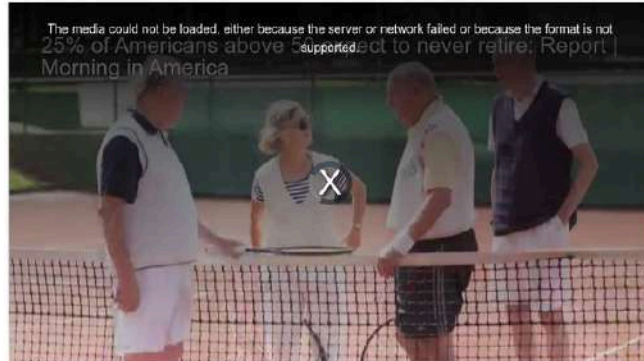
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## 25% of Americans over 50 don't expect to retire. How to start saving

- About 1 in 4 Americans 50 and older don't think they will ever retire
- Financial planner: "Think about what you want your life to look like"
- Everyday expenses, housing costs are main reasons people aren't able to save



Urja Sinha  
Updated: APR 28, 2024 / 03:15 PM CDT

(NewsNation) — About a quarter of Americans above the age of 50 say they expect to never retire as the cost of living rises faster than their income, according to a new AARP study.

Certified financial planner Shinobu Hindert joined NewsNation's "Morning in America" with tips on how to plan for retirement amid rising prices.

Hindert says when planning for retirement, a person should ideally have the equivalent of one year's salary saved by the time they are 30, three times their annual salary by the time they are 40, six times their salary by the time they are 50 and eight times their salary by the time they're 60.

• 5 questions to ask when helping an older parent with money

April 28, 2024

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## 25% of Americans over 50 don't expect to retire. How to star...

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## Retirement income is highest in these US cities

- Three of the top eight cities are in the Washington, D.C., area
- Retirees in 14 cities rely on Social Security for over half their income
- 1 in 5 Americans over 50 have no retirement savings at all

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Americans struggling to afford retirement | Morning in America

Andrew Dorn  
Updated: MAY 24, 2024 / 04:50 PM CDT

(NewsNation) — Retirees in the Washington, D.C., area have the highest retirement income in the nation, according to a new study.

The analysis by SmartAsset found residents of Arlington, Virginia, had the highest retirement income, with an average of \$90,140. Cambridge, Massachusetts (\$79,563), and The Woodlands, Texas (\$79,539), were second and third on the list.

Of the 345 large cities analyzed, three of the top eight were in the Washington, D.C., area. Most of that stems from higher pensions, IRAs and other retirement accounts rather than Social Security, the report noted.

May 24, 2024

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## Retirement income is highest in these US cities

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At Wealth of Geeks, unlock the secrets to financial mastery and lifestyle enrichment, including travel...

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## Unlock Your Financial Future: 7 Powerful Strategies To Start...

[wealthofgeeks.com/unlock-your-financial-...](https://wealthofgeeks.com/unlock-your-financial-...)

The screenshot shows the top of a webpage for 'Wealth of Geeks'. The navigation bar includes links for Money, Travel, Entertainment, and Everything. The article title is 'Unlock Your Financial Future: 7 Powerful Strategies To Start Investing Today'. The author is Brian O'Connell, and it was fact-checked by Paul Rose Jr. The article was edited by Chantile Ferreira on May 13, 2024. The article text begins with 'U.S. adults need a money management makeover, and they need it quickly. According to a recent study from GoBankingRates, almost 50% of Americans have \$500 or less in their bank savings accounts, and only 29% have between \$501 and \$5,000 in those accounts. The same study shows that 60% of Americans have more than \$500 in a bank checking account. It's easy to point out that record high inflation, a hangover from pandemic-driven lockdowns, and poor habits are largely responsible for the lack of savings among the U.S. population, but that's water under the bridge. Now, income-shy Americans need a savings blueprint and an investing blueprint. What's more, while both are important, investing should come first, as that represents the fuel needed to replenish those savings accounts. That's where good investing habits can help. Whether it's stocks.

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# Her Agenda

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## 7 Essential Steps To Set Up Your 401(k)

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### The More You Know: 7 Essential Steps To Set Up Your 401(k)



BY TRUTH HAWKINS  
MAY 2 2024, PUBLISHED 8:10 A.M. ET

✕ f e in

Planning for retirement can feel intimidating, but setting up your 401(k) can be simple. In this article, we'll walk you through seven steps to set up your 401(k), ensuring you're on the path to a secure financial future.

#### What Is A 401(k)?

A 401(k) is a retirement savings plan sponsored by an employer that allows

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# Digital Detox for Your Finances | The Watch List | Schwab Network

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## Yahoo Finance - Stock Market Live, Quotes, Business & Finance News

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May 25, 2024

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## 9 Ways the Middle Class Can Save on Auto Expenses

[finance.yahoo.com/news/9-ways-middle-...](https://finance.yahoo.com/news/9-ways-middle-...)

The screenshot shows the Yahoo Finance website interface. At the top, there's a navigation bar with 'yahoo!finance' logo, a search bar, and links for News, Finance, Sports, and More. Below this is a secondary navigation bar with 'My Portfolio', 'News', 'Markets', 'Sectors', 'Screeners', 'Personal Finance', and 'Videos'. A 'Back to classic yahoo!finance' button is also present. The main article is titled '9 Ways the Middle Class Can Save on Auto Expenses' by J. Arky, dated Sat, May 25, 2024, with a 6 min read time. The article features an image of a hand using a calculator next to a small blue toy car. The text discusses the financial stress of car ownership and offers tips for saving. On the right side of the article, there's a 'Quote Lookup' section with a dropdown for 'U.S. markets closed' and a 'Customize Your Dook' button. Below this is a 'MARKETS' section with a table of market data. Further down is a 'MY PORTFOLIOS' section with a 'Sign in to access your portfolio' button. At the bottom is a 'TRENDING TICKERS' section with a list of stock tickers and their prices. The article text is as follows:

Spending money on your car is a given — between the gas, insurance, maintenance and whatever else the road has in store. It's typically expensive to own a vehicle, let alone manage the upkeep of it. That financial stress is particularly difficult if you find yourself in the middle class, trying to make ends meet on all sides of your money.

**Find Out: Buying a Used Car: The Best Age and Mileage To Get Great Value**

**Read More: How To Get \$340 Per Year in Cash Back on Gas and Other Things You Already Buy**

Thankfully there are a few ways that you can

MARKETS			
US	Europe	Asia	Rates
<b>S&amp;P Futures</b> 5,709.75 -6.50 (-0.15%)	<b>Dow Futures</b> 41,282.00 +27.00 (+0.07%)		
<b>Nasdaq Futu...</b> 20,533.75 -64.25 (-0.31%)	<b>Russell 200...</b> 2,284.30 +0.10 (+0.00%)		
<b>Crude Oil</b> 80.74 -0.02 (-0.02%)	<b>Gold</b> 2,470.00 +8.00 (+0.33%)		

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Home / Smarter Living / 10 Savvy Strategies for Paying Off Debt Fast

smarterliving ✓ Expert-Based

### 10 Savvy Strategies for Paying Off Debt Fast, According to Finance Experts

MAKE A PLAN TO GET YOUR FINANCES IN ORDER AS QUICKLY AS YOU CAN.

By KALI COLEMAN MAY 29, 2024

Whether you're feeling the weight of student loans or have struggled to pay off your credit cards, there are few worse feelings than being deep in debt. It's an all-too common experience, and once you find yourself in that hole, it's hard to dig your way out. But while achieving financial freedom can be difficult to do, it is certainly not impossible. You may just need a little help figuring out how to confront your debt head-on. That's why we reached out to several finance experts to get their best tips for quickly turning around a challenging financial situation. Read on to discover the 10 savvy strategies they shared for paying off debt fast.

**RELATED: 9 Surprising Things That Can Boost Your Credit Score, Finance Experts Say.**

#### Latest News

**Disney Parks Are "Ghost Towns" This Summer**  
Guests have several theories.

**Dietitian Shares Subtle Leukemia Symptom**  
It all started in her leg.

**Mom Shares 4 Things She Did to Lose 35 Pounds**  
She's the "healthiest she's ever been."

May 29, 2024

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## 10 Savvy Strategies for Paying Off Debt Fast, According to...

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# 9 Ways the Middle Class Can Save on Auto Expenses

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It's not a good financial move," Musson said.

### Shop Around for Insurance

"Compare insurance quotes from different providers annually. Sites like The Zebra [allow] you to instantly compare insurance quotes," Hindert said.

"Also, consider raising your deductible or bundling policies to lower premiums," said Blake Shaw, an automotive expert, car enthusiast and author of the blog [All About Wheels](#).

"Look for discounts such as bundling home and auto insurance, good driver discounts, or low-mileage discounts," Hindert said. "Consider increasing your deductible if you have a good driving record and can afford to pay more out-of-pocket in case of an accident."



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### Regular Maintenance and DIY Repairs

If you are ignoring a problem with your car that you know you need to fix, do not delay the repair. Because it will only get worse the longer...

Musson explained that "...instead of ignoring that check engine light, get your car serviced right away. When you ignore a problem, that problem can not only get worse, but it can also cause other parts to malfunction. The best thing you can do is take care of issues immediately."

"Performing regular maintenance, such as oil changes, tire rotations,



## What to Expect

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### How to Make a 50/30/20 Budget as a New Parent

by **Wendy Wisner**  
✓ Fact-Checked by **Caroline Picard** | May 31, 2024



This popular budgeting method can ensure there's enough money for necessities like child care and savings — plus extras like fun adventures with your baby.

**IN THIS ARTICLE**

- What is 50/30/20 budgeting?
- What are the pros and cons of 50/30/20 budgeting?
- How to do 50/30/20 budgeting
- 50/30/20 budget example
- The bottom line**

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Diapers, [day care](#), [car seats](#), snacks, formula ... and more diapers. We get it — raising young kids is expensive. When you're first

May 31, 2024

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## How to Make a 50/30/20 Budget as a New Parent

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### In Depth: New Tax Laws, Money and Investments, Real Estate

In segments one and two, Hal speaks with financial expert Shinobu Hindert about changes in the tax laws and savings. Also, Suzanne Seini with Innovate Realty joins Hal to talk about a recent settlement that may help homebuyers save money on real estate deals.

By Hal Eisner | Posted April 7, 2024 9:18am PDT

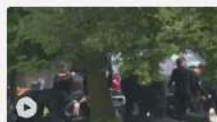
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## 10 Essential Sources of Retirement Income

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Home / Money / Retirement / 10 Sources of Retirement Income...

### 10 Essential Sources of Retirement Income

In retirement, cash is king. Here's how to get your fair share.

By [Brian O'Connell](#) Edited by [Tracy Stewart](#) Reviewed by [Susannah Snider, CFP](#) | April 25, 2024, at 1:41 p.m.

Save

Understanding the different sources of income during retirement can help you to enjoy life after you're done working.

#### Key Takeaways

- Many soon-to-be retirees don't have enough saved. Social Security and pensions help, but retirees might need annuities, part-time jobs and smart investments to lean on.
- Short-term investments like CDs and money markets offer low risk and protect your money from market swings.
- Stocks and bonds can give you income in retirement, especially through dividends and high-interest bonds, but there is risk involved.

#### THE BEST FINANCIAL TOOLS FOR YOU

CREDIT CARDS  
Best Credit Cards

FIND THE BEST LOAN FOR YOU  
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## Always Use Cash for These 10 Purchases, Financial Experts Say

THERE ARE SOME THINGS YOU SHOULDN'T USE YOUR CARDS OR PHONE TO PAY FOR.

By  
**KALI COLEMAN**  
APRIL 19, 2024

Shutterstock

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It all started in her leg.

**Mom Shares 4 Things She Did to Lose 35 Pounds**  
She's the "healthiest she's ever been."

**10 Best Coastal Road Trips in the U.S.**  
Add these to your bucket list ASAP.

➔ Cash was once considered king. But since we're able to buy things with a card or even the tap of our phone now, many of us hardly keep any **cash on hand** these days. Don't empty your pockets completely, though. Financial experts advise that you carry at least a little bit of cash at all times—and they recommend buying certain things with physical money whenever possible. Read on for 10 purchases financial experts say you should always use cash for.

**RELATED: Never Use Cash for These 5 Purchases, According to Financial Experts.**

1 | Purchases you might return

April 19, 2024

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# Always Use Cash for These 10 Purchases, Financial Experts Sa...

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**TAXES**

## Tax underpayment penalty: What it is and how to avoid it

Kim Porter, Ashley Barnett and Taylor Tepper BLUEPRINT

Published 8:00 a.m. UTC April 4, 2024

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**IRS**

The IRS expects you to pay taxes on your income throughout the year, either through withholding from your paycheck or estimated quarterly payments.

If you didn't pay at least 90% of your taxes owed for 100% of last year's tax

April 04, 2024

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## Tax underpayment penalty: What it is and how to avoid it

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# Are Instacart memberships worth it?

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## Are Instacart memberships worth it?

**NBC NEWS** CORY FERNANDEZ  
April 2, 2024 at 5:04 PM



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Making regular visits to a local [Walmart](#), [Target](#) or [Costco](#) for groceries is a necessity for many people — especially if you need to shop for multiple people on a weekly basis. That said, grocery runs also take up a lot of time and add yet another item on your to-do list. This is where Instacart can help. The grocery delivery service, which launched over ten years ago, cuts down on time you'd typically spend grocery shopping in stores by having a personal shopper pick up all of the groceries on your curated shopping list via a phone app.

To help you learn more about what Instacart memberships have to offer, what costs you can expect and how it could change your grocery shopping routine, we created a step-by-step guide with details of the service below. Additionally, we spoke with Shinobu Hindert, a certified financial planner and Alyssa Gagarin, the founder and CEO of a personal chef company, to get their input on the benefits of using grocery delivery services like Instacart.

**SKIP AHEAD** [What is Instacart?](#) | [How does Instacart work?](#) | [What is Instacart+?](#) | [Is an Instacart membership worth it?](#) | [Other services Instacart offers](#)

### Instacart: At a glance

- **Monthly fee:** \$9.99 or \$99 a year
- **Free delivery:** yes, with Instacart+ membership
- **Order minimum:** \$35
- **Credit back:** yes, 5% credit back
- **Gift cards available:** yes
- **Family accounts available:** yes

### Prime Day Deals

**AOL**

The very best Prime Day deals of 2024, from Amazon to Walmart

**AOL**

Shop some all-time low prices on Apple products for Prime Day — AirPods, MacBook, Watches all on sale

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These shoes are approved by podiatrists and nurses — and they're \$20 off for Prime Day

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PLANNING

## Our Financial Planning Expert Weighs In On What To Do After Overspending On Vacation



BY SHELLY ABRAMOVICH / APRIL 4, 2024 6:30 AM EST

In the glow of post-vacation bliss, it can be jarring to confront the reality of a depleted bank account. Whether you've indulged in fine dining beyond your budget or experienced once-in-a-lifetime moments with a luxurious price tag, the financial hangover of a vacation can linger long after the memories start to fade. Don't worry; it happens to the best of us. Shinobu Hindert, a Certified Financial Planner and author of "[Investing Is Your Superpower](#)," offers expert advice for those dealing with the consequences of vacation-induced overspending.

The first step is to take a deep breath and adopt a compassionate perspective toward yourself. Hindert emphasizes recognizing that while budgets serve an important purpose, perfection is not the expectation. "Budgets are in place to set financial guardrails for yourself, but you're also human, not a robot," Hindert remarks. This acknowledgment is the foundation for turning a disheartening situation into a valuable learning opportunity that will help you become a more financially savvy traveler.

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HOME & KITCHEN

### Instacart membership: What to know, fees, benefits and more

Instacart saves you time by delivering your groceries to your doorstep — with a membership you can get them without delivery fees.



Instacart's convenient service relies on personal shoppers picking up everything in your order before delivering them to your door. Instacart

April 2, 2024, 9:04 PM UTC

By Cory Fernandez

Making regular visits to a local [Walmart](#), [Target](#) or [Costco](#) for groceries is a necessity for many people — especially if you need to shop for multiple people on a weekly basis. That said, grocery runs also take up a lot of time and add yet another item on your to-do list. This is where Instacart can help. The grocery delivery service, which launched over ten years ago, cuts down on time you'd typically spend grocery shopping in stores by having a

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### The Best Budgeting Apps for Families That'll Help You Achieve Your Financial Goals

by **Wendy Wisner**  
Fact-Checked by **Caroline Picard** | March 22, 2024



Find out exactly where your money's going — and how to stick to a smart budget — using these parent-approved apps.

IN THIS ARTICLE

How we chose the best budgeting apps for families

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I didn't track my family's spending until we were in a bit of a financial mess. [Careful budgeting](#) saved us from going into debt when money was tight, and I've kept a budget since then. It takes work and time, but there are tools that can help streamline the process.

Budgeting isn't just for people in financial straits. "Having a budget gives you transparency on where your money is going each month," explains Shinobu Hindert, a certified financial planner. This means you'll understand how much of your earnings go toward non-discretionary expenses like your rent, mortgage, [child care](#)

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## How to Start Investing and Saving for Retirement With Little Money

Investing for the long haul with little cash on hand is doable, but you need a plan.

By **Brian O'Connell**  Edited by **Tracy Stewart**  Reviewed by **Susannah Snider, CFP** Feb. 6, 2024, at 12:20 p.m.

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Making your savings and retirement contributions automatic is an effective way to set a little money aside regularly.


**Key Takeaways:**


- Build your investments gradually over time and approach saving as if it were a monthly expense.
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## Six Smart Money Moves To Kickstart 2024



Shinobu Hindert, a certified financial planner and author of investing in your superpower, join 'Forbes Talks' to give personal finance advice for 2024.

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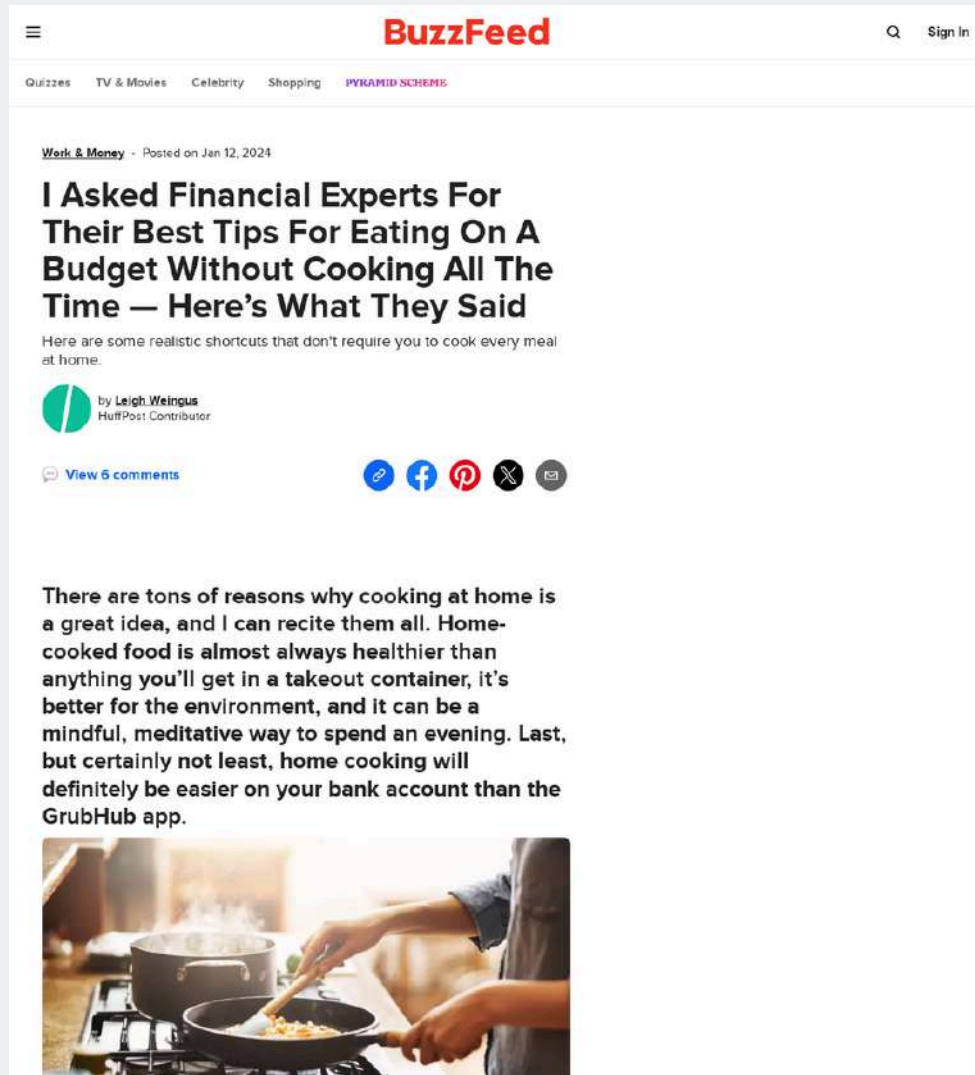
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**How To Eat On A Budget Without Giving Up Takeout, According To Financial Planners**

Leigh Weingus  
January 2, 2024 · 4 min read

There are tons of reasons why cooking at home is a great idea, and I can recite them all. Home-cooked food is almost always healthier than anything you'll get in a takeout container, it's better for the environment, and it can be a mindful, meditative way to spend an evening. Last, but certainly not least, home cooking will definitely be easier on your bank account than the GrubHub app.

But while I strive to cook at home as often as possible, sometimes I want — no, need — to just have a plate or bowl of fully prepared food handed to me. In a month like January, that makes me feel extra guilty because I've already spent way too much money during the busy holiday season.

In an effort to spend less on food this month and in the coming months of

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### How To Eat On A Budget Without Giving Up Takeout, According To Financial Planners

January 6, 2024 / newszetu

Here are some realistic shortcuts that don't require you to cook every meal at home.

There are tons of reasons why cooking at home is a great idea, and I can recite them all. Home-cooked food is almost always healthier than anything you'll get in a takeout container, it's better for the environment, and it can be a mindful, meditative way to spend an evening. Last, but certainly not least, home cooking will definitely be easier on your bank account than the GrubHub app.

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### I Asked Financial Experts For Their Best Tips For Eating On A Budget Without Cooking All The Time — Here's What They Said

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But while I strive to cook at home as often as possible, sometimes I want — no, need — to just have a plate or bowl of fully prepared food handed to me. In a month like January, that makes me feel extra guilty because I've already spent way too much money during the busy holiday season.

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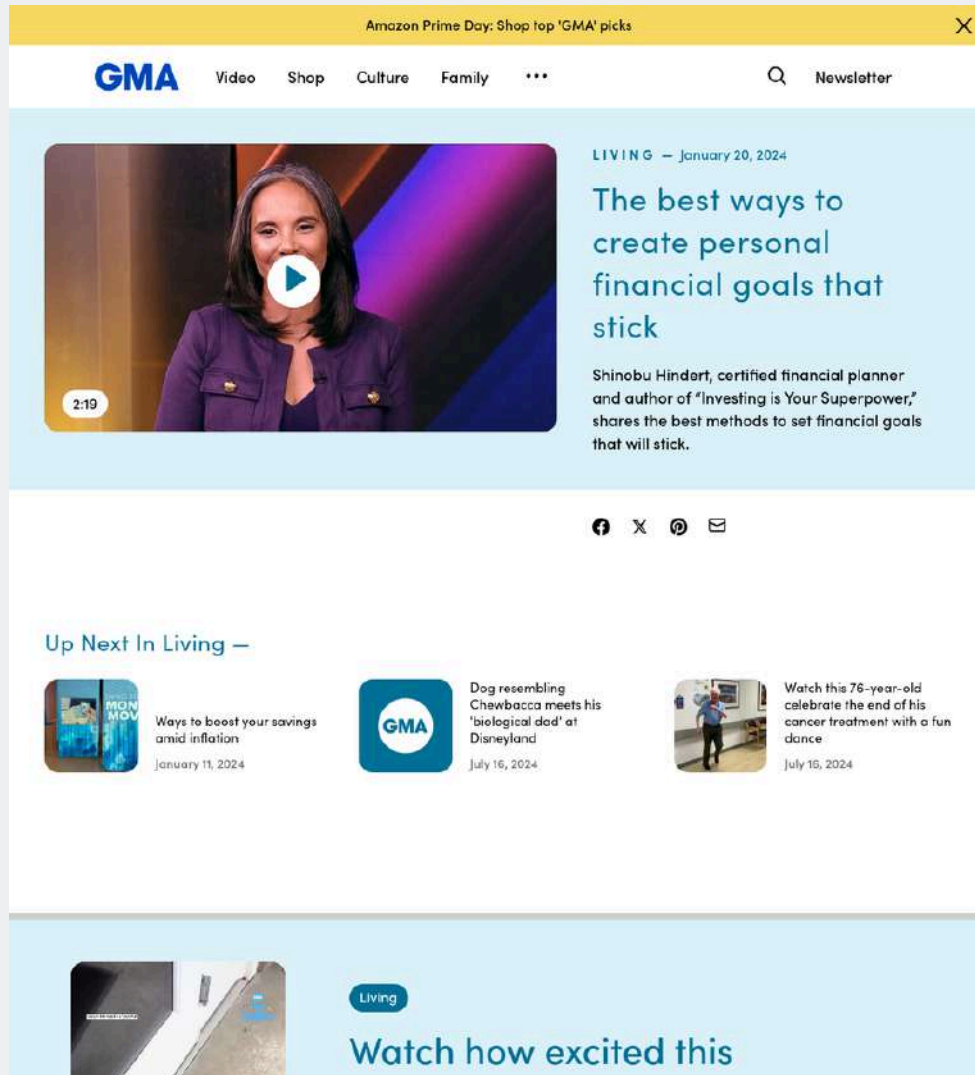
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*Shinobu Hindert, certified financial planner and author of "Investing is Your Superpower," shares the best methods to set financial goals that will stick.*

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### How Much Do I Really Need to Retire?

Plus, see how your retirement savings stack up against the average by age

Written By [Tanza Loudenback](#)

Updated May 28, 2024, 11:15 PM EDT

Retirement can be a beautiful phase of life, but planning for it is a puzzle. Without knowing how long retirement will last, you have to decide when to leave work, where to live, how to spend your days—and what it all will cost.

“That’s a question I get all the time—am I saving enough?” says Shinobu Hindert, a certified financial planner in San Diego. “It is different for everybody.”

There’s no replacement for starting early, so when you begin your career and retirement savings journey, it makes sense to focus on putting away whatever you can and to target a certain percentage of your income. Over time, however, many people find that shooting for a specific goal—such as [retiring with \\$1 million](#)—helps motivate them to save.

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**CNET MONEY**

Money > Banking Article updated on Dec 07, 2023


## Today's Best Savings Rates: Dec. 7, 2023 -- The Top High-Yield Savings Accounts Earn APYs Above 5%

The best high-yield savings accounts earn an APY that's 10 times the national average.

Savings are an essential part of any financial plan. But to preserve your purchasing power, your savings account must earn interest at a rate higher than the current inflation rate of 3.2%, according to the latest [Consumer Price Index report](#).

"Inflation diminishes the buying power of your money," said [Shinobu Hindert](#), a certified financial planner and author of [Investing Is Your Superpower](#). "If it doesn't grow at a rate matching or exceeding inflation, you'll need more money each year to afford the same goods."

Traditional savings accounts generally offer paltry interest rates in line with the Federal Deposit Insurance Corporation's [national average of 0.46%](#). But you can earn an annual percentage yield, or APY, of up to 5.35% with one of these [top high-yield savings accounts](#).



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## Today's Best Savings Rates: Dec. 8, 2023 -- The Best High-Yield Savings Accounts Can Earn You Up to 5.35%

Not all savings accounts are created equal. These are some of the top ones worth considering.

You have lots of options when it comes to places to store your savings. But not all savings accounts are created equal. Some have paltry annual percentage yields, or APYs, that don't keep pace with inflation. With the current inflation rate at 3.2% and the national FDIC average for savings accounts at a mere 0.46%, your money could be losing purchasing power if you have it in the wrong savings account.

"Inflation diminishes the buying power of your money," said Shinobu Hindert, a certified financial planner and author of Investing Is Your Superpower. "If it doesn't grow at a rate matching or exceeding inflation, you'll need more money each year to afford the same goods."



Fortunately, there are plenty of high-yield savings accounts boasting APYs above 5%. And many of these accounts come with perks like low or no monthly fees, easy access to your money, and federal deposit insurance.

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## Today's Best Savings Rates: Dec. 12, 2023 -- Save Up to 10 Times the National Average With a High-Yield Savings Account

The best savings accounts boast APYs above 5%.

Traditional savings accounts generally offer paltry interest rates in line with the Federal Deposit Insurance Corporation's national average of 0.46%. But to preserve your purchasing power, your savings account must keep pace with the current inflation rate of 3.2%, according to the latest Consumer Price Index report.

"Inflation diminishes the buying power of your money," said Shinobu Hindert, a certified financial planner and author of Investing Is Your Superpower. "If it doesn't grow at a rate matching or exceeding inflation, you'll need more money each year to afford the same goods."

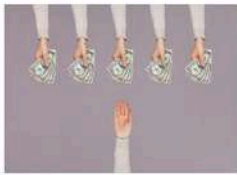


Image Source/Getty Images

The good news is plenty of the best high-yield savings accounts earn annual percentage yields, or APYs, above 5%. And many of them come with perks like low or no monthly fees, easy access to your money and federal deposit insurance up to \$250,000 per person, per account.

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## Today's Best Savings Rates, Dec. 15, 2023: The Top Savings Accounts This Week Offer APYs Up to 5.35%

Savings rates remain elevated following Wednesday's Fed decision to hold rates steady. [Advertiser Disclosure](#)

The Federal Reserve announced Wednesday that the key federal funds rate will remain at 5.25% to 5.50% until its next meeting on Jan. 31. This is the third consecutive rate pause since July. As a result, some experts predict savings rates will remain elevated going into 2024.

"Based on the conversations the Federal Reserve is having right now, rates will most likely [remain] around the same place they currently are," said Shinobu Hindert, certified financial planner and author of *Investing Is Your Superpower*. "There is a small bandwidth of movement in interest rates either up or down."



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The only way we'd see a significant decline in interest rates is if the US went into a recession, at which point the Fed would respond accordingly, Hindert added.

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## Today's Best Savings Rates: Dec. 11, 2023 -- The Best High-Yield Savings Accounts Offer APYs Over 5%

Online-only banks offer some of the best high-yield savings accounts right now. [Advertiser Disclosure](#)

Not all savings accounts are created equal. Some have paltry annual percentage yields (APYs) that don't keep pace with inflation.

You could realistically be earning 10 times the FDIC national average, by opening a high-yield savings account. Think of an HYSA as an easy way to earn free money on the cash you've worked hard to stow away in case of emergency or for that family vacation you've been dying to go on.


"Inflation diminishes the buying power of your money," said Shinobu Hindert, a certified financial planner and author of Investing Is Your Superpower. "If it doesn't grow at a rate matching or exceeding inflation, you'll need more money each year to afford the same goods."



Sarah Tew/CNET

There's currently a plethora of high-yield savings account options boasting APYs above 5%. And many of these accounts come with perks like low or no monthly fees, easy access to your money and federal deposit insurance.

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## Home Alone: Experts Break Down Just How Expensive Those Vacations Cost



BY AAHIL DAYANI / DEC. 15, 2023 2:50 PM EST

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In 1990, director Chris Columbus and writer John Hughes released the Christmas classic "Home Alone." [The Macaulay Culkin-led film](#) earned \$470 million worldwide and is now a permanent holiday staple. The movie was also recently dubbed [Rhode Island's favorite Christmas movie of 2023](#). For the uninitiated, "Home Alone" follows eight-year-old Kevin McCallister (Culkin), who is left home alone (get it?) after his family forgets to take him on their Paris vacation. With no adults around, Kevin has to defend his Chicago home from goofy robbers named the "Wet Bandits" (portrayed by Joe Pesci and Daniel Stern). The success of "Home Alone" led to 1992's "Lost in New York" and four more films — though none quite reached the commercial heights of the original.

Have you ever wondered how much money the McCallisters would need to afford their extravagant trips and luxurious home? You're not alone! Around the holidays, people tend to search for this information on Google, with this year's most popular query focused on the cost of their famous house. The family is quite prosperous and enjoys a financially stable life

December 15, 2023

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## Home Alone: Experts Break Down Just How Expensive Those...

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Money > Banking

Article updated on Dec 18, 2023

## Today's Best Savings Rates: Dec. 18, 2023 – Earn Up to 5.25% APY or More With One of These High-Yield Savings Accounts

Savings rates haven't budged much since last week's Fed meeting. Here's where rates stand today.

High-yield savings account rates have been trending upward for the last two years as the Federal Reserve raised interest rates 11 times to fight inflation. After three consecutive rate pauses, the Fed's rate hikes may be over. However, elevated savings rates are likely here to stay at least a while longer.

"Based on the conversations the Federal Reserve is having right now, rates will most likely [remain] around the same place they currently are," said Shinobu Hindert, certified financial planner and author of Investing Is Your Superpower. "There is a small bandwidth of movement in interest rates either up or down." The only way we'd see a significant decline in interest rates is if the US went into a recession, at which point the Fed would respond accordingly, Hindert said.

The average annual percentage yield, or APY, for the top high-yield savings accounts we track at CNET is 4.86%, with the best rates as high as 5.25%. That makes now a great time to open a

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Choosing a CD over a high-yield savings account can be a smart move for most savers right now.  
GETTY IMAGES

Prior to its recent pause, the Federal Reserve had been raising interest rates for more than a year in hopes of squashing inflation. While that resulted in rates that aren't great if you're borrowing money, it's another story for savers.

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January 02, 2024

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Choosing a CD over a high-yield savings account can be a smart move for most savers right now. / Credit: Getty Images

Prior to its recent pause, the Federal Reserve had been raising interest rates for more than a year in hopes of squashing inflation. While that resulted in rates that aren't great if you're borrowing money, it's another story for savers.

That's because rates on certificates of deposit (CDs) and high-yield savings accounts have also gone up due to the Fed's actions. This, in turn, has allowed consumers to earn more off the cash they have stowed away.

Whether those high rates will continue in 2024 remains to be seen, but one thing experts do agree on? CDs may be your best bet if you want to the shot at big returns. Here's why.

December 22, 2023

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## Will a CD be better than a savings account in 2024?...

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### 8 Major Money-Saving Tips During The Holiday Season, From The Pros



Contributing writer  
By Sheryl Nance-Nash



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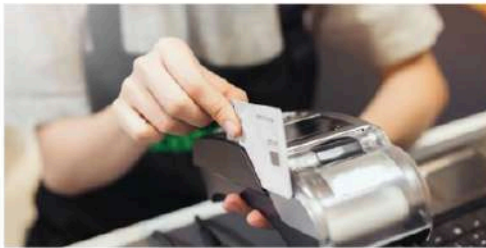
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### 4 holiday spending traps a financial planner says are more expensive than you realize

Written by [Jen Glantz](#); edited by [Avril Avers](#)  
Nov 16, 2023, 1:54 PM UTC

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Promotional offers on credit cards often come with an interest rate increase when they end. Sittiphong Thadakun / EyeEm / Getty Images

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- I tend to overspend during the holidays, so I asked a financial planner about spending strategies.
- She told me that using buy now, pay later services or opening up new credit cards are often bad ideas.
- Instead of chasing deals or going into debt, she said I should start a conversation about my budget.

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### 7 High-Return, Low-Risk Investments for Retirees

With income a priority for retirees, it's time to line up some low-risk moneymakers.

By **Brian O'Connell** Reviewed by **Rachel McVeerry** May 13, 2024, at 3:28 p.m.

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GETTY IMAGES

Many Americans worry about running out of cash during retirement.

American retirees are gingerly making their way through their golden years, treading forward as all sorts of economic minefields surround them.

They're showing understandable angst over budget-draining issues like high inflation, soaring consumer prices, fears of Social Security collapsing and a system that arguably has not addressed the financial problems of U.S. seniors living on a fixed income.

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### 6 Low-Risk Investments With High Returns for Retirees

Story by Brian O'Connell • 7mo • 7 min read

Cheerful old man resting at home. © (Getty Images)

Even as stocks make a comeback in November – the S&P 500 is up 18.2% year to date and 7.4% over the past month as of Nov. 21 – investors are wary of heightened risk and are investing accordingly.

As 2022 drew to a close, that means retirees are working harder.

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"Despite many financial advisors believing that there is a potential for a 'soft landing' or the ultimate avoidance of a recessionary economy, I am not that optimistic," says Christopher M. Naghibi, chief operating officer at First Foundation Bank in Orange County, California.

Naghibi believes that investors will still experience a market correction, but not a technical "crash" in both the stock and real estate markets.

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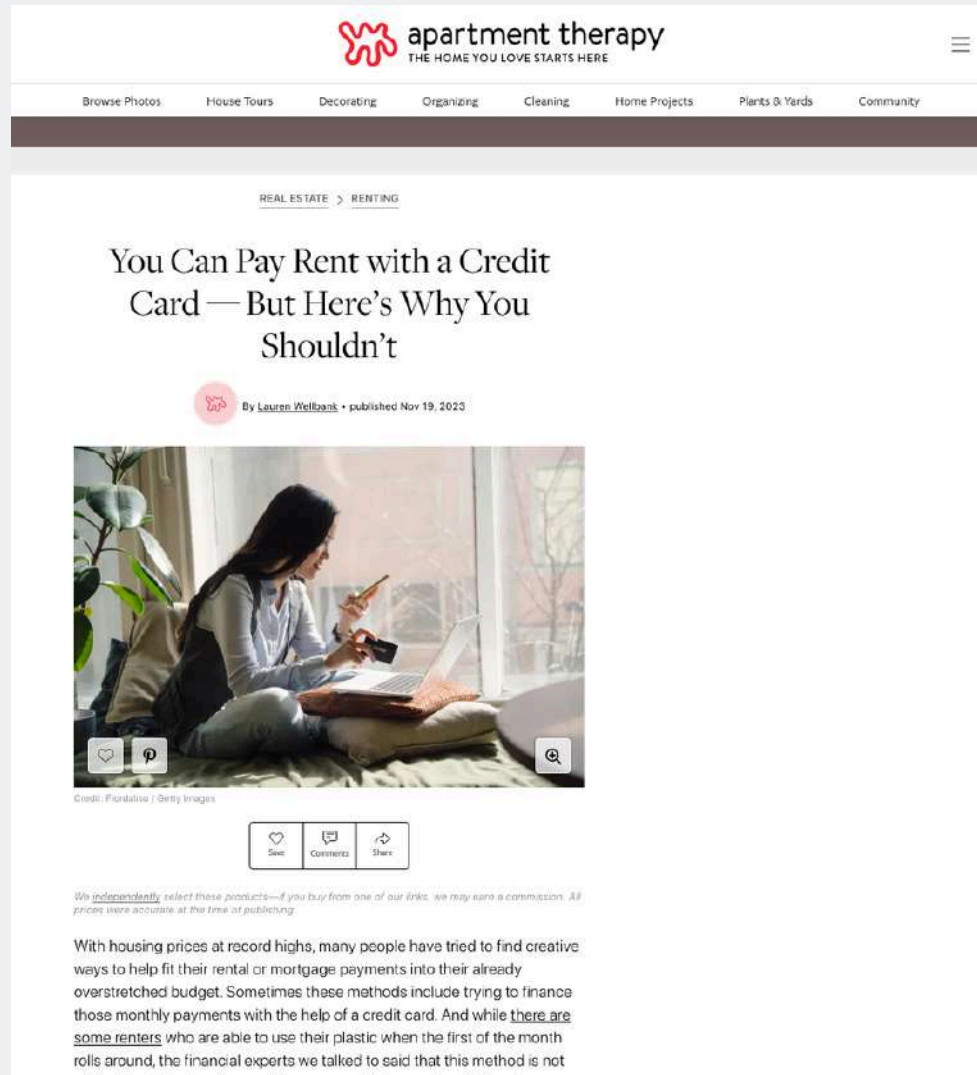
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# Prepare Your Finances for the Holidays - WTOP...

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## Prepare Your Finances for the Holidays

U.S. News & World Report

November 19, 2023, 7:00 PM

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If you're like many U.S. consumers, you're aiming for a bigger winter holiday budget this year.

TransUnion, one of the three major consumer credit bureaus, conducted a holiday shopping season [study](#) and found that 51% of the respondents anticipate spending at least \$500 on related expenses. Just 36% of respondents had planned to spend as much in 2022.

Indulging is wonderful when you can afford it. But make sure you're in a healthy financial place before you start spending. Here's how:

### Make a Flexible Spending List

List the things you will likely be buying for the holidays. It doesn't have to be exact. You'll refine it as you go along. For example:

- **Extra travel:** This may include more gas, a car rental, airfare and hotel accommodations. Estimate the costs.
- **Holiday decorations:** It may be items like flowers, candles, wrapping paper and a Christmas tree. Jot down a number for it all.
- **Additional groceries:** If you'll be baking you may need special ingredients, or you may be cooking for a crowd. Whatever the case, consider the costs.
- **Entertainment:** Going to a show? Will you be meeting with friends who are in town for cocktails and dinners? Throw in a number for how much you might be spending.

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## MI105: Investing Is Your Superpower w/ Shinobu Hindert

[theinvestorspodcast.com/millennial-inves...](https://theinvestorspodcast.com/millennial-inves...)

Robert Leonard talks with Shinobu Hindert about her journey as a financial advisor in the corporate world to branching on her own, why she wrote her new book, Investing Is Your Superpower, the relationship between money and women, where she thinks new investors should start with their money journey, and much, much more! Shinobu Hindert is a Certified Financial Planner, money expert, and creator of Empowered Planning, LLC. As a financial advisor, she created personalized financial plans for high-net-worth individuals all across the country, overseeing more than \$350 million in client assets. Now, Shinobu has taken all her knowledge and created a simple, proven method for teaching personal finance. She has delivered over 500 live workshops covering a wide range of topics, from budgeting to estate planning. Her goal is to simplify the complex world of investing and empower women everywhere to reach financial freedom.

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## Experts Share the 10 Moves People Make That Hold Them Bac...

[finance.yahoo.com/news/experts-share-1...](https://finance.yahoo.com/news/experts-share-1...)

**Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational Wealth**

Angela Mac  
Fri, Nov 10, 2023 - 8 min read

The total cumulative amount of wealth in the U.S. across all generations is \$156 trillion. This wealth is split between multiple asset types, including real estate, businesses, equities, pensions and durable goods.

**I'm a Financial Advisor: 7 Ways People Become Poor in Their Later Years**  
**Learn: Pocket an Extra \$400 a Month With This Simple Hack**

Generally speaking, building generational wealth is something anyone can do. However, there are certain money moves people make

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# Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational Wealth

November 10, 2023 — 01:30 pm EST

Written by [Angela Mae](#) for [GOBankingRates](#) →

The average net worth of U.S. households is \$150,000. This wealth is only between middle...

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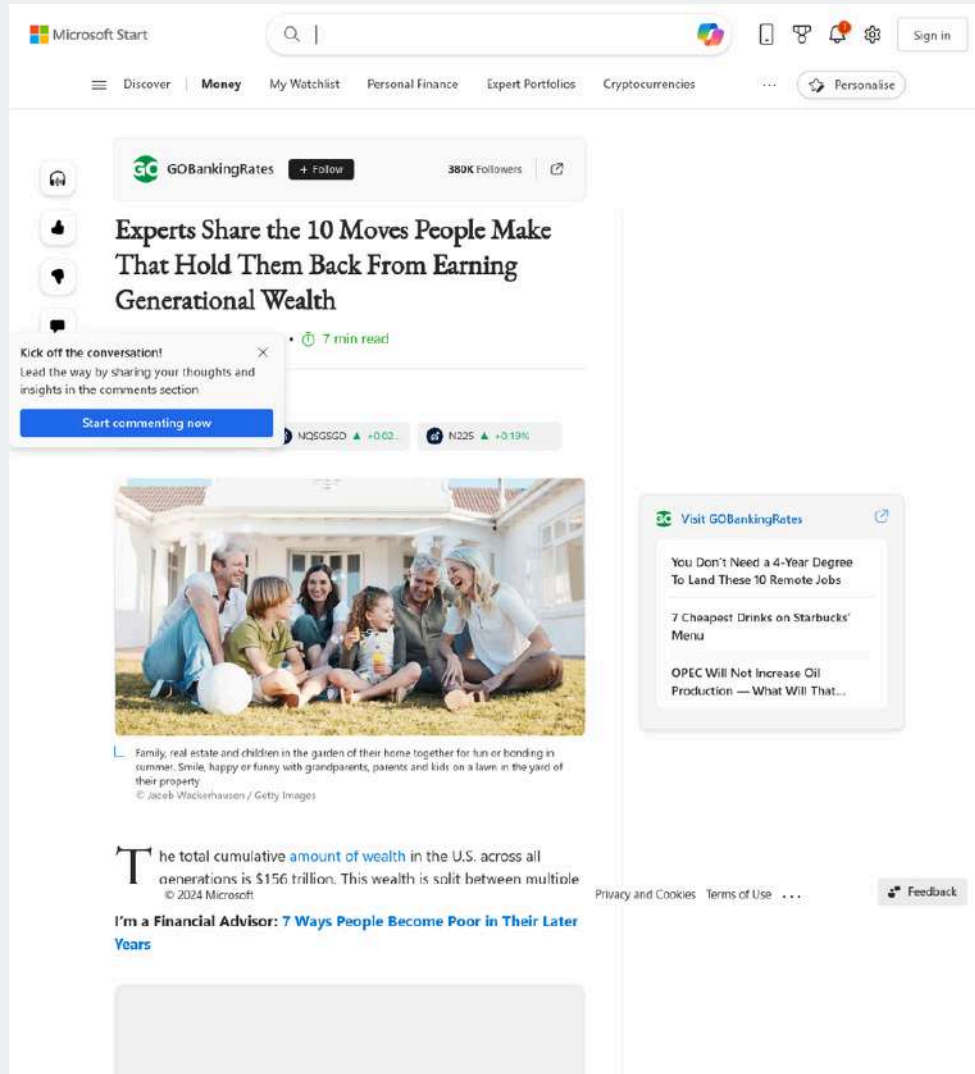
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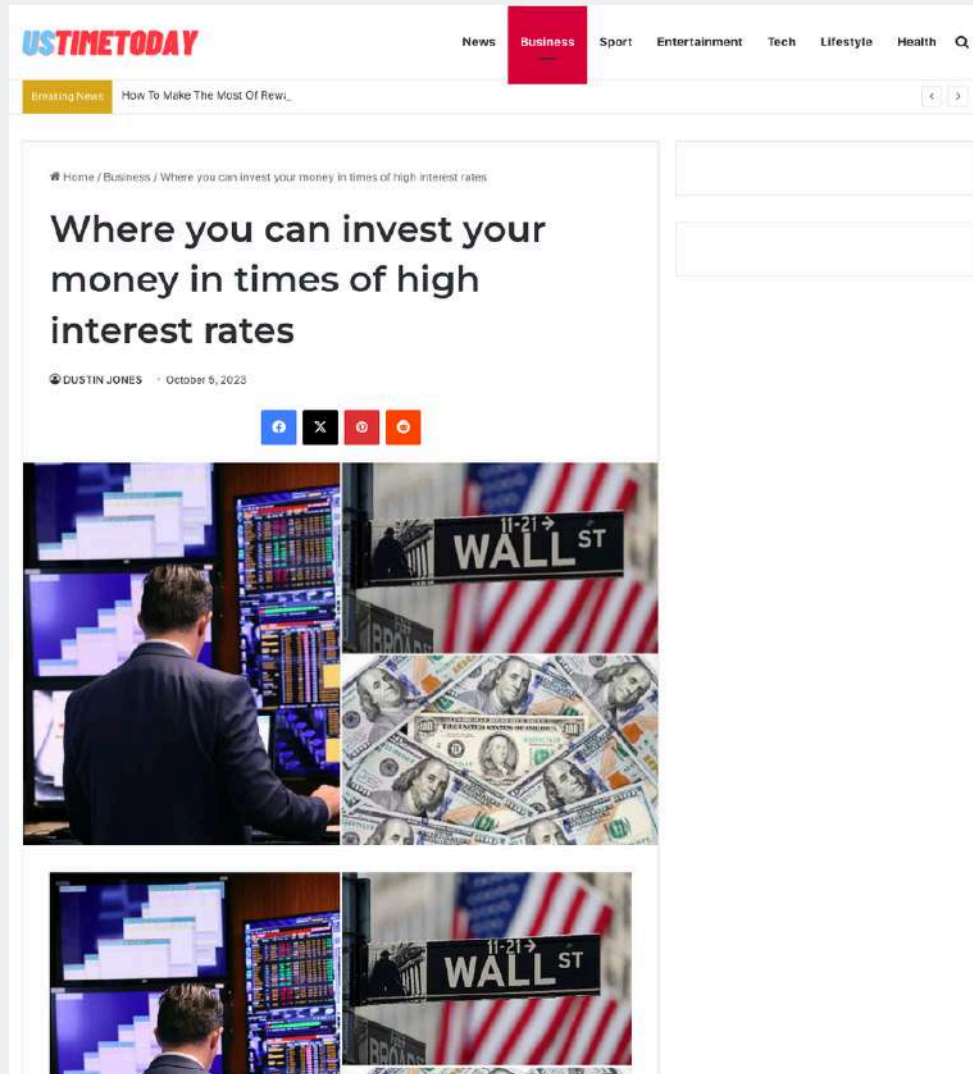
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## Where to invest your money at a time of high interest rates

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### Where to invest your money at a time of high interest rates

Story by Ariel Zilber • 9mo • 2 min read

Falling stocks and volatile capital markets have experts recommending that **anxious Americans park their money** in less risky instruments such as **money markets**, **certificates of deposit** and **high-yield savings accounts**.

These safer investments are paying out returns that can top 5%, providing solid footing as the Federal Reserve ponders another rate hike.

Lisa Chastain, a Las Vegas-based financial coach, said Americans would be wise to put their money in high-yield savings accounts.

"High-yield savings accounts have the highest returns we've seen since before the pandemic," she told The Post on Thursday.

Chastain also endorsed CDs and Treasury bonds, saying: "This could be a great option for households who want to put their cash somewhere but don't want to invest it in the market."

Ted Jenkin, the co-founder of Atlanta-based Exit Stage Left Advisors, told The Post that FDIC-backed institutions like Bread Financial are offering high-yield savings accounts that pay over 5%.

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OTCTOPSTOCKS.COM

Business OTCTOPSTOCKS OCTOBER 6, 2023

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Falling stocks and volatile capital markets have experts recommending that anxious Americans park their money in less risky instruments such as money markets, certificates of deposit and high-yield savings accounts.





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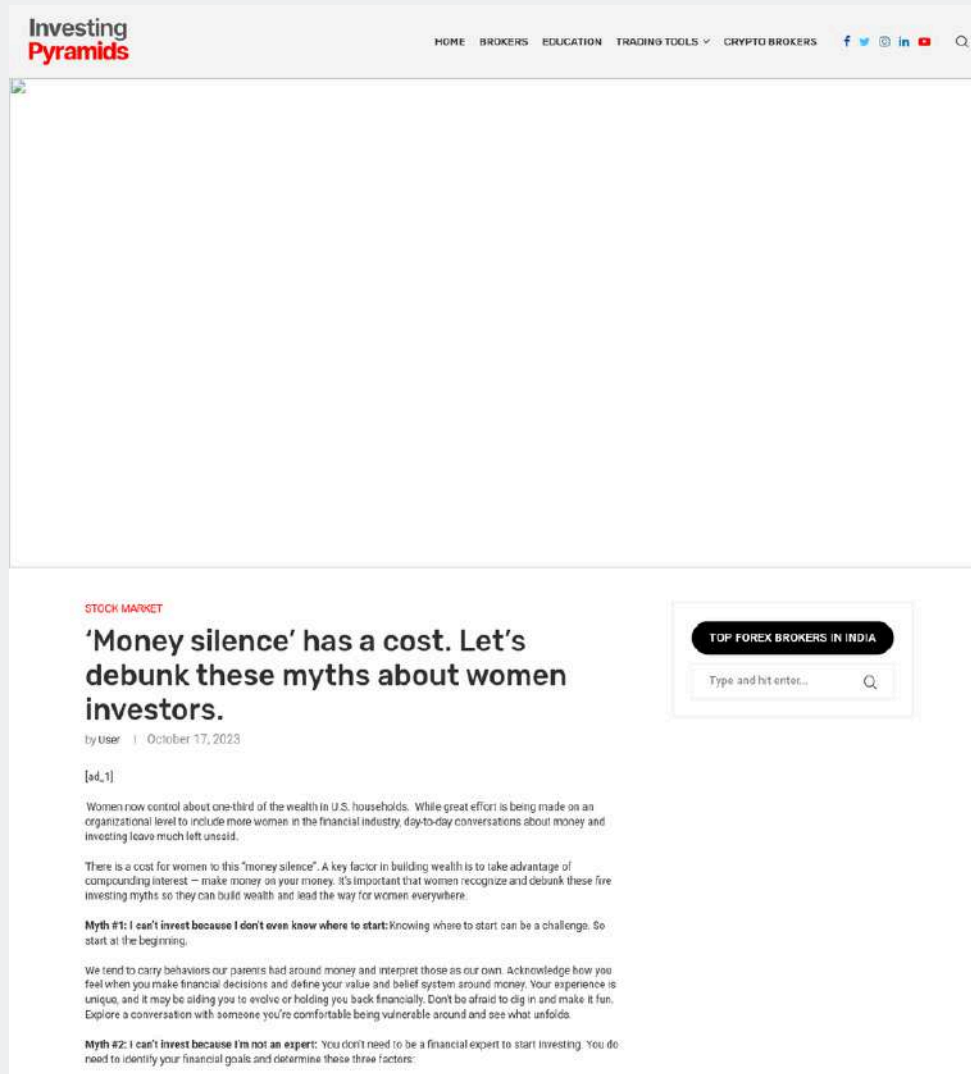
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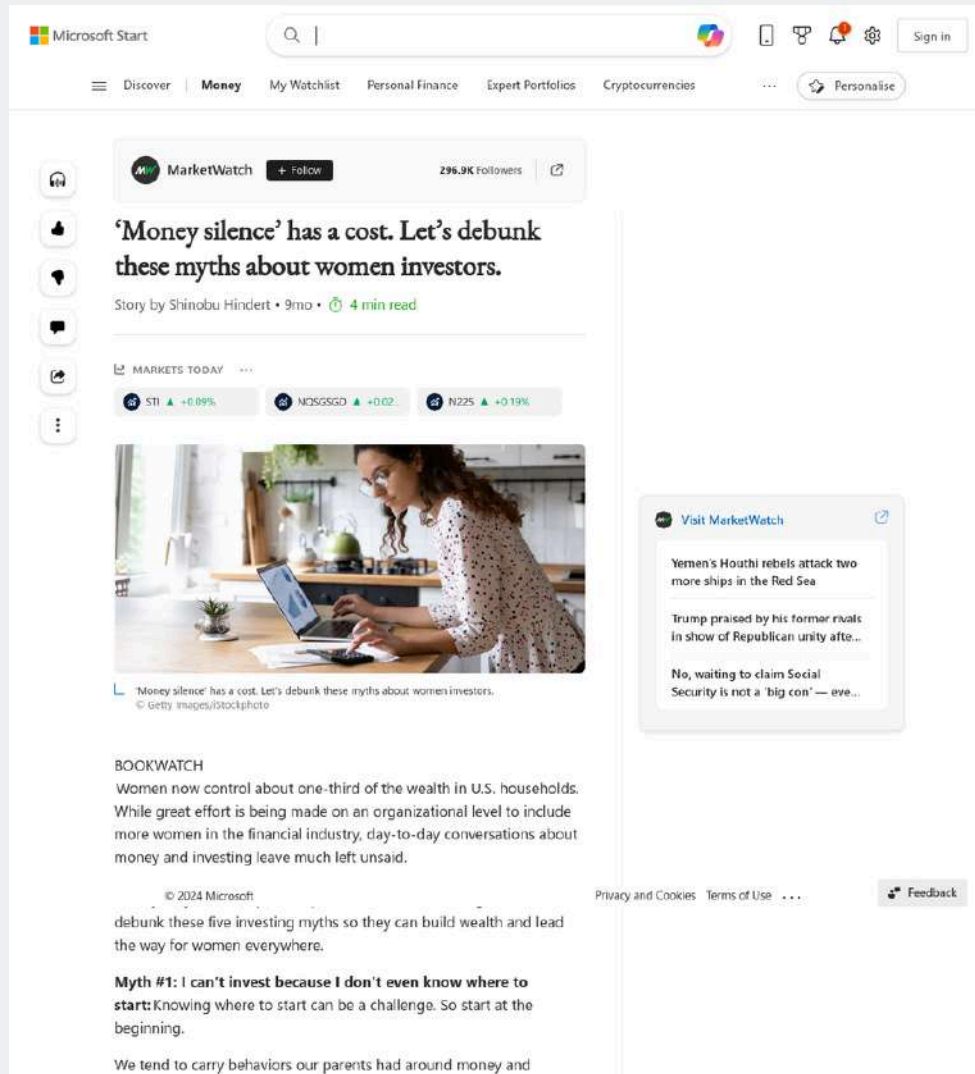
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## Don't Be a Turkey: Avoid These 8 Common November...

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**Don't Be a Turkey: Avoid These 8 Common November Money Mistakes**

Yaël Bizouati-Kennedy  
Thu, Nov 2, 2023 • 6 min read

It's November, and with Halloween in the rearview mirror, the holidays are fast approaching — and temperatures are dropping.

**See: 8 Ways You're Wasting Money at the Grocery Store**

**Find: How To Get Cash Back on Your Everyday Purchases**

While it's easy to get swayed by the holiday spirit and overlook expenses, experts say that there are a few mistakes you should try to avoid this month. With sticky food inflation and high energy prices, it's important to remain vigilant and have a plan to not only be able to enjoy this

**MARKETS**

US	Europe	Asia	Rates
<b>S&amp;P Futures</b> 5,709.00 -0.25 (-0.16%)	<b>Dow Futures</b> 41,276.00 +21.00 (+0.05%)		
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Yaël Bizouati-Kennedy  
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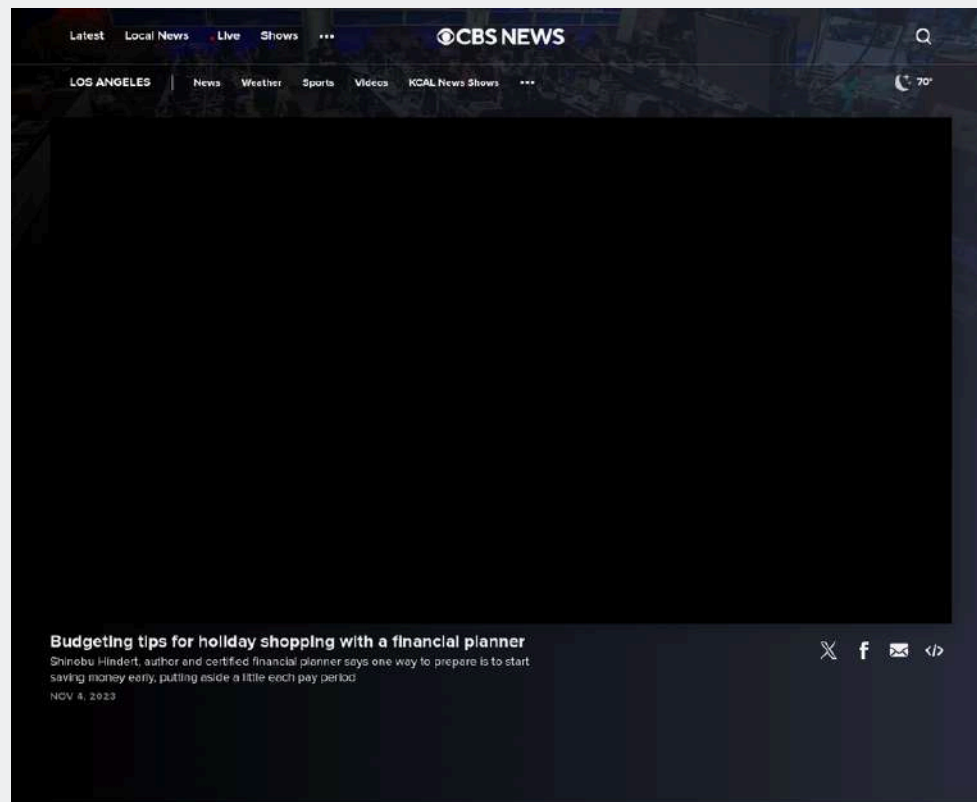
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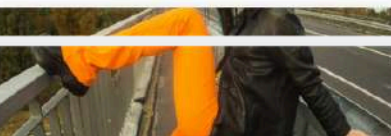
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# How Much Should You Contribute to a 401(k) in 2024? -...

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## How Much Should You Contribute to a 401(k) in 2024?

U.S. News & World Report  
November 5, 2023, 7:00 PM

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With 2024 representing a new year and a new opportunity to maximize 401(k) contributions, the question for 401(k) plan savers is a straightforward one: How much should you be contributing to your 401(k) plan in 2024?

While retirement planning and investment experts say that number is unique to a saver's personal situation, there are specific steps 401(k) plan participants can take to optimize their retirement plan contributions.

[\[New 401\(k\) Contribution Limits for 2024\]](#)

### 2024 401(k) Contribution Limits

By law, 401(k) plan contribution limits are adjusted every year. It's a good idea to know those limits and plan your 401(k) contribution strategy accordingly.

In 2024, the limit on employee elective deferrals for 401(k) plans is \$23,000, with those age 50 and older able to make an additional \$7,500 in catch-up contributions.

### How Much Should I Contribute to a 401(k)?

While the amount of money you invest in a 401(k) each year depends on your unique financial circumstances, the more you can invest, and the more you take advantage of [employer matching contributions](#), the better.

"Try to invest as much as you can in your 401(k) comfortably" says Shinobu Hindert, a



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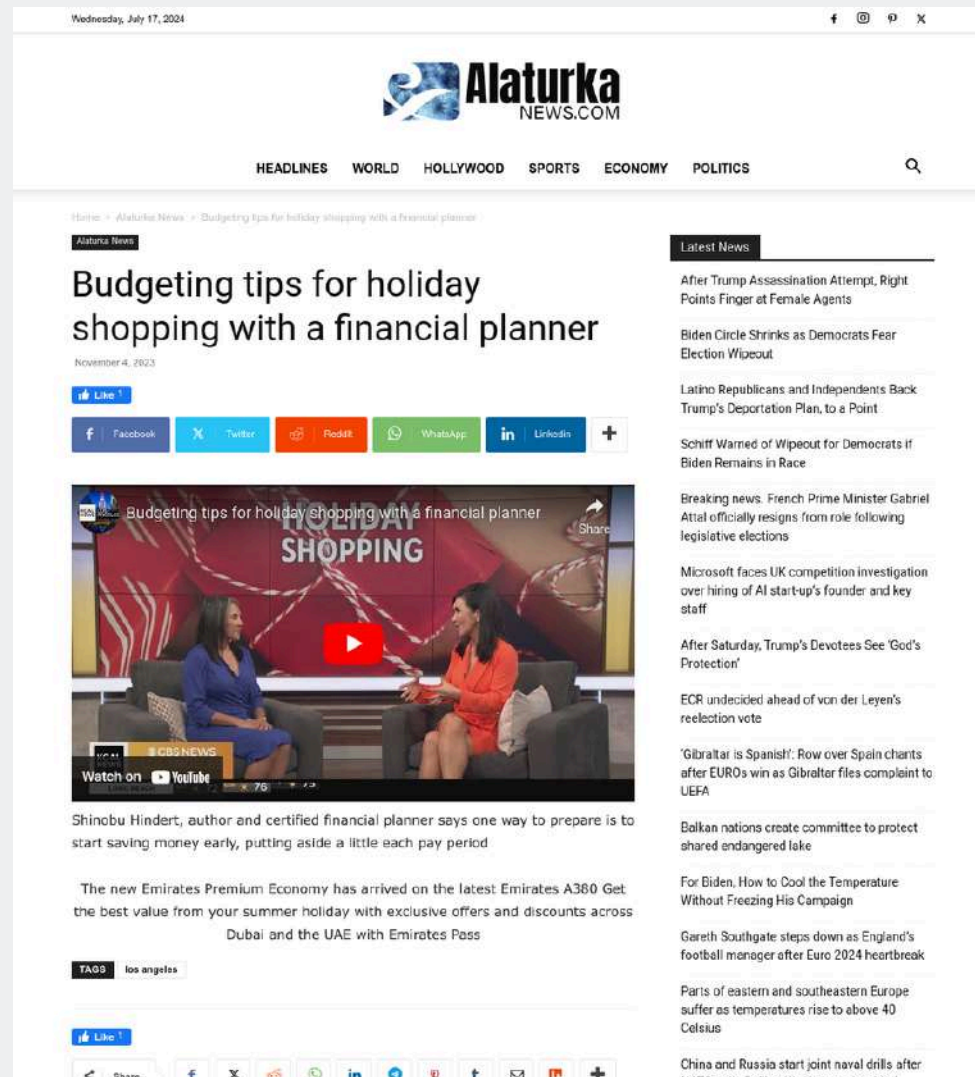
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November 10, 2023

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## Experts Share the 10 Moves People Make That Hold Them Bac...

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The screenshot shows the Yahoo Finance homepage. At the top, there's a navigation bar with links to HOME, MAIL, NEWS, FINANCE, SPORT, ENTERTAINMENT, LIFE, and MORE... Below this is a search bar and a 'Sign in' button. The main content area displays the article 'Experts Share the 10 Moves People Make That Hold Them Back From Earning Generational Wealth' by Angela Mae, published on 10 November 2023. The article includes a photo of a family sitting on a lawn. To the right of the article, there's a 'TRENDING' section with a list of 5 items: 1. 3 Singapore Blue-Chip Stocks Hitting Their 52-Week Highs: Can Their Momentum Continue?, 2. 4 Singapore Stocks That Have Significantly Outperformed the Straits Times Index, 3. Share Prices of Singapore REITs Shot Up Sharply Last Week: Is the Worst Over?, 4. Dow soars to fresh record while gold prices hit all-time high, and 5. India's markets regulator proposes new asset class for high-risk investors.

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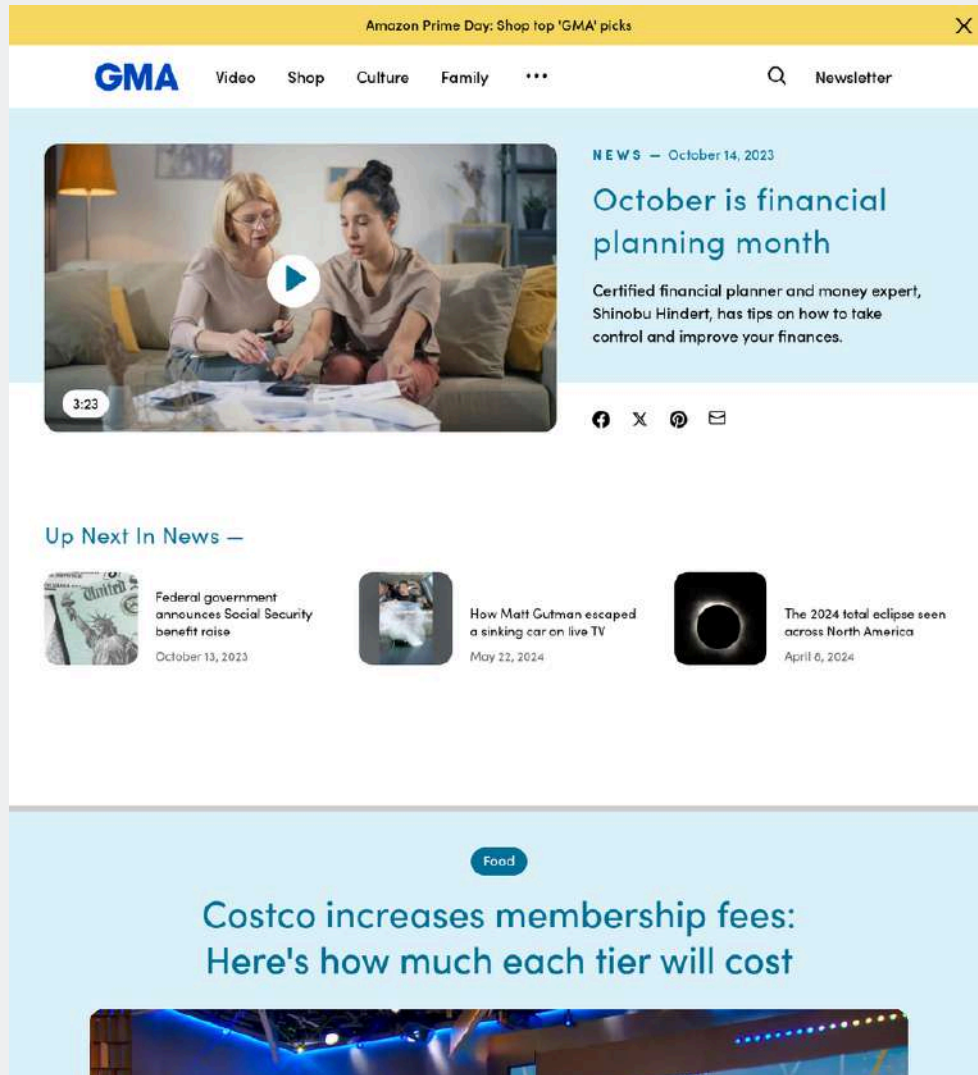
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October 14, 2023

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## October is financial planning month

[goodmorningamerica.com/news/video/oct...](https://goodmorningamerica.com/news/video/october-is-financial-planning-month)

Estimated Views

10.4K <sup>✓</sup>

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engagement

Links

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1 link to instagram.com



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MarketWatch provides the latest stock market, financial and business news. Get stock market...

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### Opinion: 'Money silence' has a cost. Let's debunk these myths about women investors.

Women control about one-third of the wealth in U.S. households. These tips can help women (and men) manage money better.

By Shinobu Hindert

Last Updated: Oct. 21, 2023 at 2:09 p.m. ET  
First Published: Oct. 17, 2023 at 7:18 a.m. ET

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PHOTO: GETTY IMAGES/ISTOCKPHOTO

Women now control about one-third of the wealth in U.S. households. While great effort is being made on an organizational level to include more women in the financial industry, day-to-day conversations about money and investing leave much left unsaid.

There is a cost for women to this "money silence". A key factor in building wealth is to take advantage of compounding interest — make money on your money. It's important that women recognize and debunk these five investing myths so they can build wealth and lead the way for women everywhere.

October 17, 2023

🌐 ONLINE

## 'Money silence' has a cost. Let's debunk these myths about...

[marketwatch.com/story/money-silence-ha...](https://marketwatch.com/story/money-silence-ha...)

Estimated Views

**61.2K** <sup>✓</sup>

Calculated based on  
audience size and social  
engagement

Engagements

**7** <sup>✓</sup>

Total number of social  
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## New York Post

Your source for breaking news, news about New York, sports, business, entertainment, opinion, real...

93

Domain Authority

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**MOZ**

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Unique Visits

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The screenshot shows the New York Post website interface. At the top is a red navigation bar with the 'NEW YORK POST' logo, a 'SECTIONS' menu, an email icon, and a 'LOG IN' button. Below the navigation bar is a 'RECOMMENDED' section with several article thumbnails. The main content area features a 'BREAKING NEWS' banner about a murder in NYC. Below this is the article 'Where to invest your money at a time of high interest rates' by Ariel Zilber, published on Oct. 5, 2023. The article text discusses falling stocks and volatile capital markets, recommending that anxious Americans park their money in less risky instruments like money markets, certificates of deposit, and high-yield savings accounts. It also mentions that these safer investments are paying out returns that can top 5%, providing solid footing as the Federal Reserve considers another rate hike. At the bottom of the article is an 'EXPLORE MORE' section with three related articles: 'Dow soars more than 700 points, sending Wall Street to new highs on rate-cut hopes', 'Wall Street CEOs including Jamie Dimon, David Solomon rip Trump assassination attempt: 'Horrible act'', and 'Goldman Sachs profit more than doubles to \$3B as Wall Street dealmaking rebounds'. The article is attributed to Lisa Chastain, a Las Vegas-based financial coach, who says Americans would be wise to put their money in high-yield savings accounts. She also endorses CDs and Treasury bonds, saying, 'This could be a great option for households who want to put their cash somewhere but don't want to invest it in the market.'

October 05, 2023

ONLINE

## Where to invest your money at a time of high interest rates

[nypost.com/2023/10/05/where-to-invest-...](https://nypost.com/2023/10/05/where-to-invest-...)

Estimated Views

159K

Calculated based on audience size and social engagement

Engagements

32

Total number of social engagements

Links

3

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September 06, 2023

🌐 ONLINE

## 5 Savings Myths Debunked From Financial Experts I...

[mindbodygreen.com/articles/savings-myths](https://mindbodygreen.com/articles/savings-myths)

Estimated Views

9.61K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

30 <sup>✓</sup>

Total number of social engagements

Links

3 <sup>✓</sup>

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1 link to empoweredplanning.co...

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PERSONAL GROWTH

### 5 Savings Myths Debunked From Financial Experts (+ Their Best Tips!)



Contributing writer  
By Sheryl Nance-Nash



Image by Studio Firma x mbg creative

September 06, 2023

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Your mother probably told you to save for a rainy day. That's good advice. When it comes to savings, though, there are plenty of myths and misconceptions. Knowing what's truth and what's fiction can mean all the difference in your financial health.



WSJ

WSJ

Breaking news and analysis from the U.S. and around the world at WSJ.com. Politics, Economics,...

93

Domain Authority <sup>?</sup>

Provided by  
MOZ

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Unique Visits <sup>?</sup>

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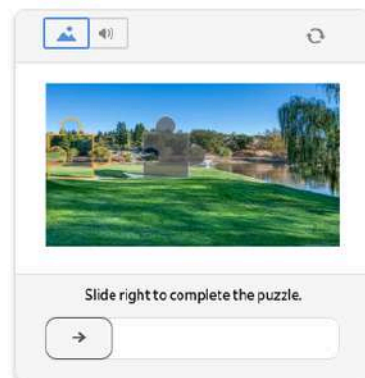
ONLINE

wsj.com

[wsj.com/personal-finance/parents-money...](https://www.wsj.com/personal-finance/parents-money...)

THE WALL STREET JOURNAL

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ID: 54b768e4-bd47-d6db-45a9-fad976852195

Estimated Views

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Engagements

145 <sup>✓</sup>

Total number of social engagements



## GOBankingRates

Personal finance resource designed to share articles and advice on saving, managing, and...

79

Domain  
Authority <sup>?</sup>

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**MOZ**

3.35M

Unique  
Visits <sup>?</sup>

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**SimilarWeb**

September 12, 2023

🌐 ONLINE

# Experts Share the 10 Moves People Make That Hold Them Bac...

[gobankingrates.com/money/wealth/expert...](https://gobankingrates.com/money/wealth/expert...)

Estimated Views

17.1K <sup>✓</sup>

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engagement

Links

3 <sup>✓</sup>

1 link to  
empoweredplanning.com  
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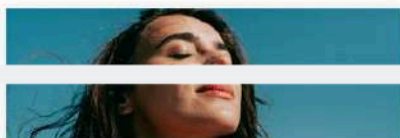
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### How much money do you need to retire? Better consider these 8 often-overlooked things.

Updated: Sept. 9, 2023 at 11:39 a.m. ET  
By [Alisa Wolfson](#) (Follow)

4-in-10 Americans don't have a plan for retirement. Here's what you should be thinking about.



Here's what pros say Americans tend to overlook when calculating what is needed for retirement. GETTY IMAGES

How much will you need to retire? Many Americans just don't know. Four in 10 Americans say they don't have a financial plan for retirement and they'll figure it out when they get there, an Allianz Life study released in May revealed. And a Charles Schwab 401(k) participant study conducted this year indicated that 41% of workers would like help calculating how much money they need to save for retirement.

September 08, 2023

🌐 ONLINE

## How much money do you need to retire? Better consider thes...

[marketwatch.com/picks/how-much-mone...](https://marketwatch.com/picks/how-much-mone...)

Estimated Views

61.2K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

36 <sup>✓</sup>

Total number of social engagements

Links

1 <sup>✓</sup>

1 link to linkedin.com



## Fox News

Breaking News, Latest News and Current News from FOXNews.com. Breaking news and video....

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Domain Authority

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52M

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**Target learns tough lesson after sales slump due to backlash from Pride merchandise fiasco**

'Backlash from the Pride merchandise... had an impact,' Shinobu Hindert said

By Brian Flood Fox News  
Published August 17, 2023 6:00am EDT

**Fox News First**  
Get all the stories you need-to-know from the most powerful name in news delivered first thing every morning to your inbox.

**Target's Pride merchandise played key role in sales slump, expert says**

'Backlash from the Pride merchandise that they had out there had an impact,' Shinobu Hindert said

Target's sales downturn during the second quarter amid [ongoing consumer backlash](#) from the retailer's Pride merchandise could be a valuable lesson for other businesses, according to financial gurus.

The retail giant announced that comparable sales slipped 5.4% while the \$24.8 billion in total revenue was 4.9% lower than last year during an earnings call with investors on Tuesday. FOX Business' 'The Big Money Show' co-host Brian Brenberg feels it was a fascinating quarterly

August 17, 2023

ONLINE

# Target learns tough lesson after sales slump due to...

[foxnews.com/media/target-learns-tough-l...](https://foxnews.com/media/target-learns-tough-l...)

Estimated Views

267K

Calculated based on audience size and social engagement

Engagements

412


Total number of social engagements

Links

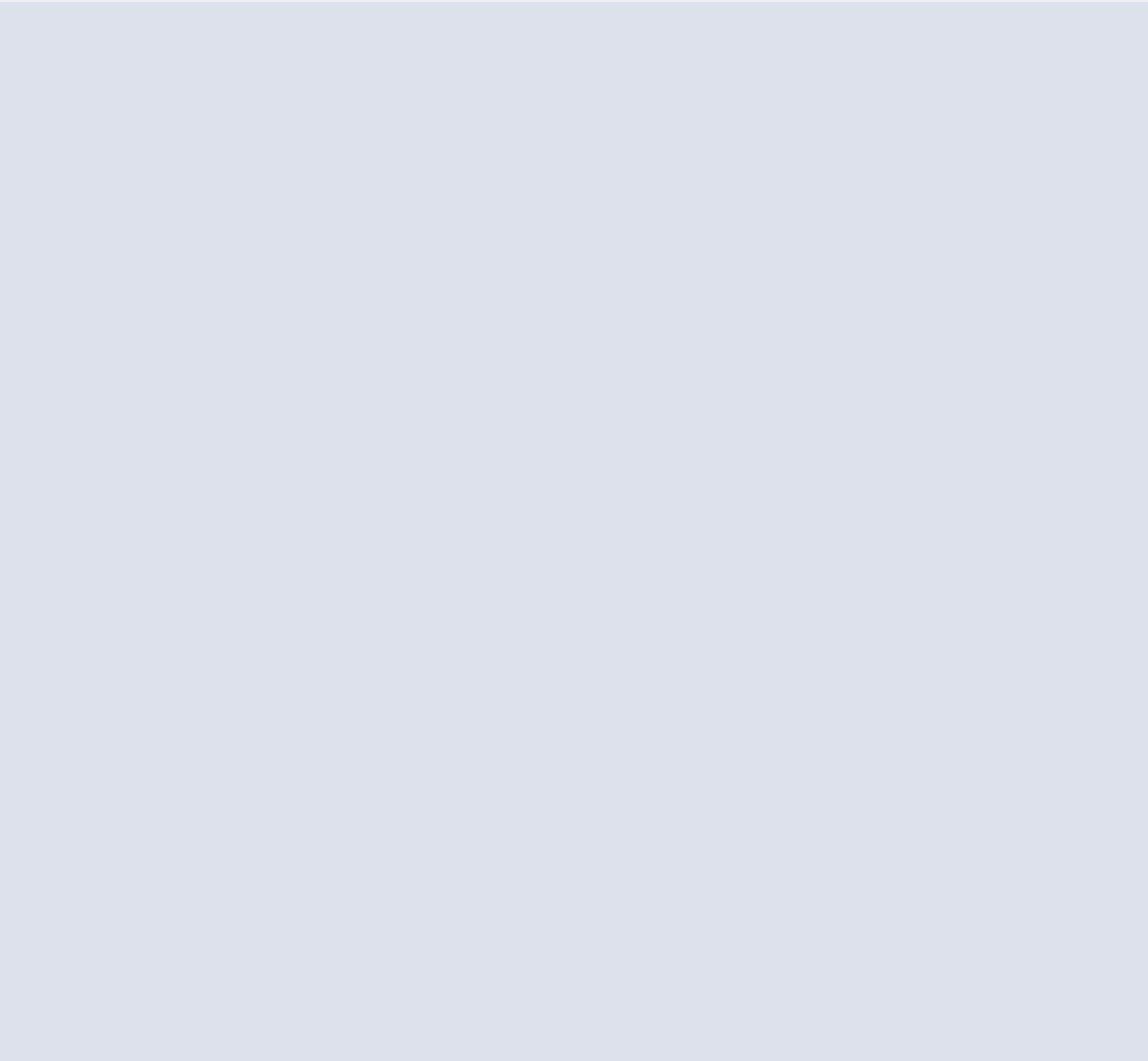
3

1 link to amazon.com  
1 link to instagram.com  
1 link to linkedin.com

# Morning on Merit

**59**  
Domain  
Authority   
Provided by  
**MOZ**

**1.5K**  
Audience 



June 02, 2015  ONLINE


## Arc Seattle

[app.criticalmention.com/app/#clip/view/c...](https://app.criticalmention.com/app/#clip/view/c...)

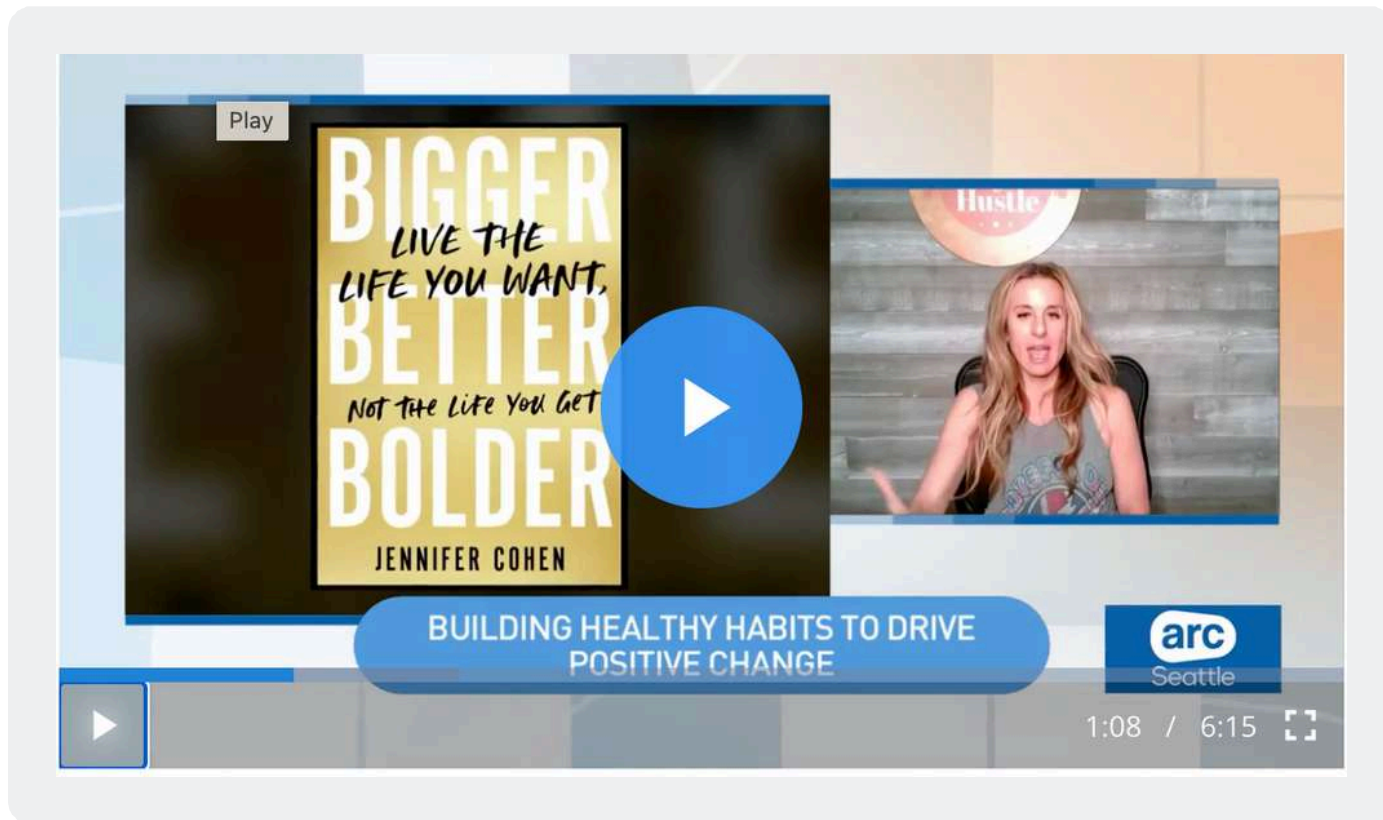
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Views **1.5K**  
Total number of views.  
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Engagements **1.3K**   
Total number of social  
engagements







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July 05, 2024

🌐 ONLINE

# The Fed is Being Patient Post-June Jobs Report | Tradin...

[schwabnetwork.com/video/the-fed-is-bei...](https://schwabnetwork.com/video/the-fed-is-bei...)

Estimated Views

**2.06K** <sup>✓</sup>


Calculated based on  
audience size and social  
engagement

The screenshot shows the Schwab Network website interface. At the top, there's a navigation bar with links for SUBSCRIBE, WAYS TO WATCH, ARTICLES, and ABOUT. Below this is a header with the Schwab Network logo and categories: BUSINESS, TECH, MARKETS, SHOWS, and MORE. A search bar is also present. The main content area features a video player showing a woman (Shinobu Hindert) speaking in a studio setting. Below the video player, there's a title 'The Fed is Being Patient Post-June Jobs Report' and a brief description: 'June jobs report showed employers added 206k jobs down from 218k in May which was just a bit higher than expected, notes Shinobu Hindert. She and Mike Dickson discuss the takeaways from today's jobs report. They also preview the next FOMC meeting which takes place July 30th and 31st.' To the right of the video player, there's a 'TRADING 360' section with a date '05 JUL 2024' and a 'SHARE' button. Below the video player, there's a 'CURRENT SHOW' section with a 'MARKET OVERTIME' button and a 'UP NEXT' section with a 'FIRST EDUCATION' button. At the bottom, there's a 'FOLLOW US' section with social media icons for X, Facebook, Instagram, LinkedIn, and YouTube. A disclaimer at the bottom states: 'Options are not suitable for all investors. Please read Characteristics and Risks of Standardized Options before trading options.'

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Domain  
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Unique  
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April 03, 2024



# How to choose a financial advisor\_CNN

[cnn.com/cnn-underscored/money/how-to...](https://www.cnn.com/cnn-underscored/money/how-to...)

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386K 

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1 

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[Money / Investing / Wealth](#)

# How to choose a financial advisor

By Kate Stalter, Paul Curcio & David Tony, CNN Underscored Money  
Updated 11:01 AM EDT, Wed April 3, 2024

Gerasimov174/iStockphoto

Every investor's financial situation is unique. That's why the question of how to pick a good financial advisor doesn't have a one-size-fits-all answer.

While some financial advisors focus on a specific type of client, such as airline pilots, doctors or even couples without children, who you choose as your advisor should come down to whether he or she has the skills to address your needs. It's not just about wealth — it's about your life, and that calls for careful consideration of several key factors that determine how to choose a financial advisor.

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## What is in this guide?

- Top tips for working with a financial advisor
- Understanding your financial needs
- Different types of financial advisors
- Options for financial advice
- Determining how much you can afford to pay an...
- How to vet a financial advisor's background
- What questions should you ask when choosing a...
- What else should you consider when choosing ...

BUSINESS  
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Domain  
Authority <sup>?</sup>

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54.3M

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March 05, 2024

🌐 ONLINE

## Experts say high-yield savings accounts are good for emergency...

[businessinsider.com/experts-suggest-hig...](https://businessinsider.com/experts-suggest-hig...)

Estimated Views

86.5K <sup>✓</sup>

Calculated based on  
audience size and social  
engagement

Engagements


76 <sup>✓</sup>

Total number of social  
engagements

Links

3 <sup>✓</sup>

1 link to  
[empoweredplanning.com](https://empoweredplanning.com)  
1 link to [instagram.com](https://instagram.com)...

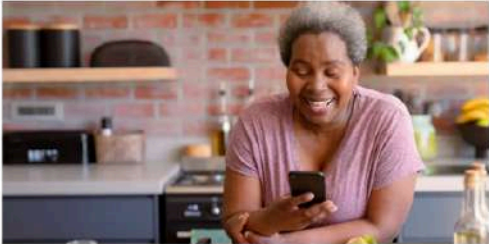
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### Experts say high-yield savings accounts are good for emergency funds, but don't put too much in them

Written by [Holly Johnson](#), edited by [April Avers](#)  
Mar 5, 2024, 1:24 PM UTC [Share](#) [Save](#)




Brokerage apps are a good way to get started investing. Getty/Wavebreakmedia

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- Many people leave too much money in their high-yield savings account instead of investing it.
- While it's good to have an emergency fund, it's easy to have more cash in the bank than you actually need.
- If you aren't an experienced investor, robo-advisors and index funds are both easy ways to start.

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4.22M

Unique Visits <sup>?</sup>

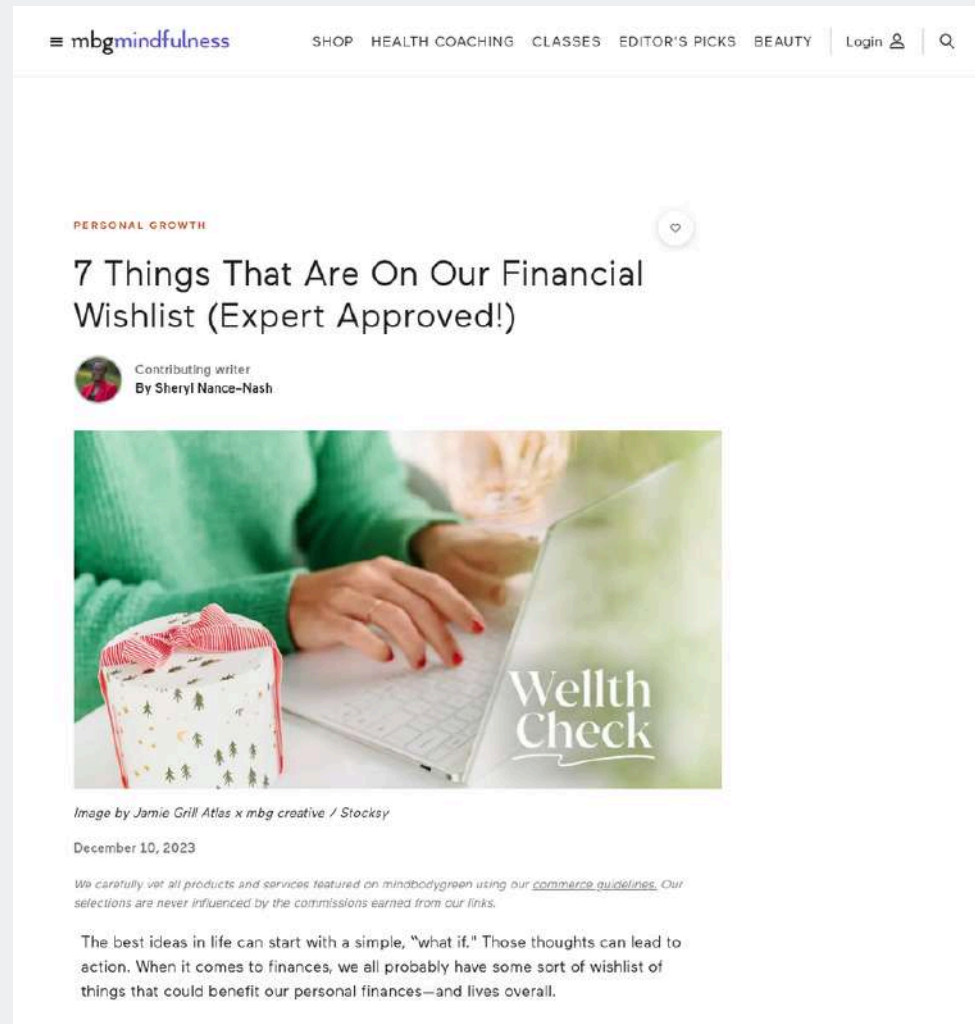
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December 10, 2023

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## The 7 Financial Wellness Tools Experts Recommend...

[mindbodygreen.com/articles/financial-wel...](https://mindbodygreen.com/articles/financial-wel...)



Estimated Views

9.58K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

7 <sup>✓</sup>

Total number of social engagements

Links

3 <sup>✓</sup>

2 links to amazon.com  
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**MOZ**

2.5M

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October 29, 2024

🌐 ONLINE

## 5 Savings Myths Debunked From Financial Experts I...

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Engagements

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Total number of social engagements

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5 Savings Myths Debunked From Financial Experts (+ Their Best Tips!)

Contributing writer

By Sheryl Nance-Nash




Image by Studio Firma x mbg creative

October 29, 2024

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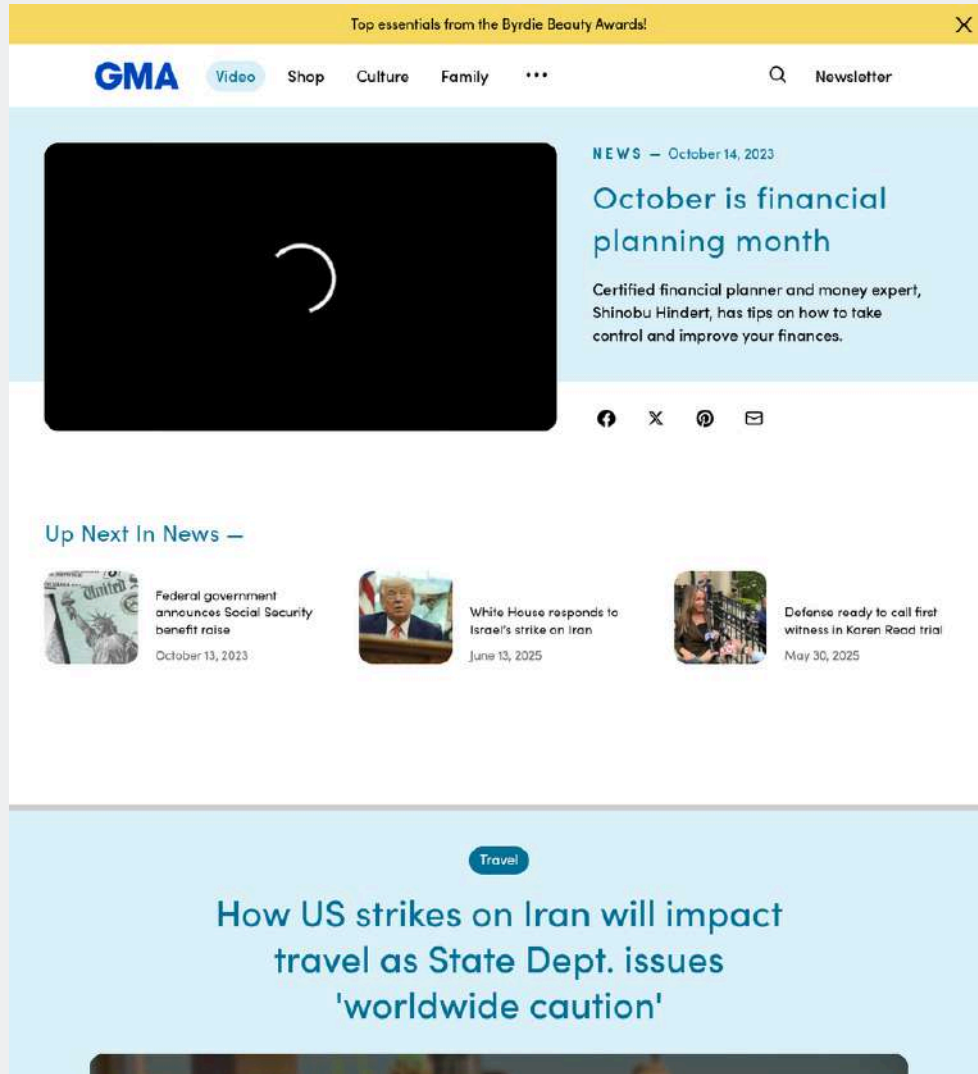
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1.62M

Unique  
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October 14, 2023

🌐 ONLINE

## October is financial planning month

[goodmorningamerica.com/video/1039779...](https://goodmorningamerica.com/video/1039779...)

Estimated Views

**6.03K** <sup>✓</sup>

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Links

**1** <sup>✓</sup>

1 link to instagram.com

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Domain  
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July 23, 2024

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## Personal Finance

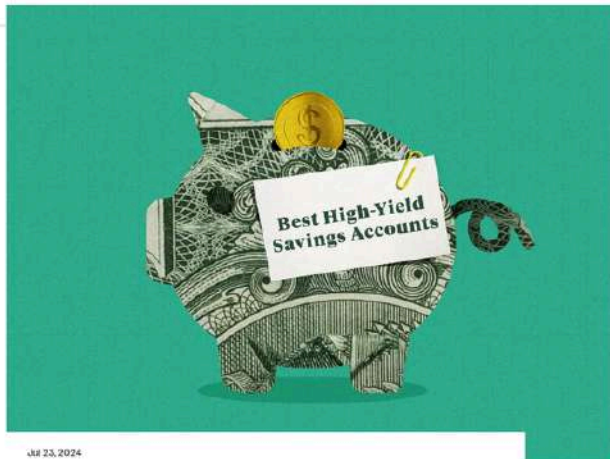
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Jul 23, 2024

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Apr 1, 2025

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Jan 21, 2025

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#### Average Cost of Renters Insurance (HO-4) in 2025



Apr 1, 2025

#### Best Credit Cards for Beginners in April 2025



Estimated Views

106K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

1.07K <sup>✓</sup>

Total number of social engagements



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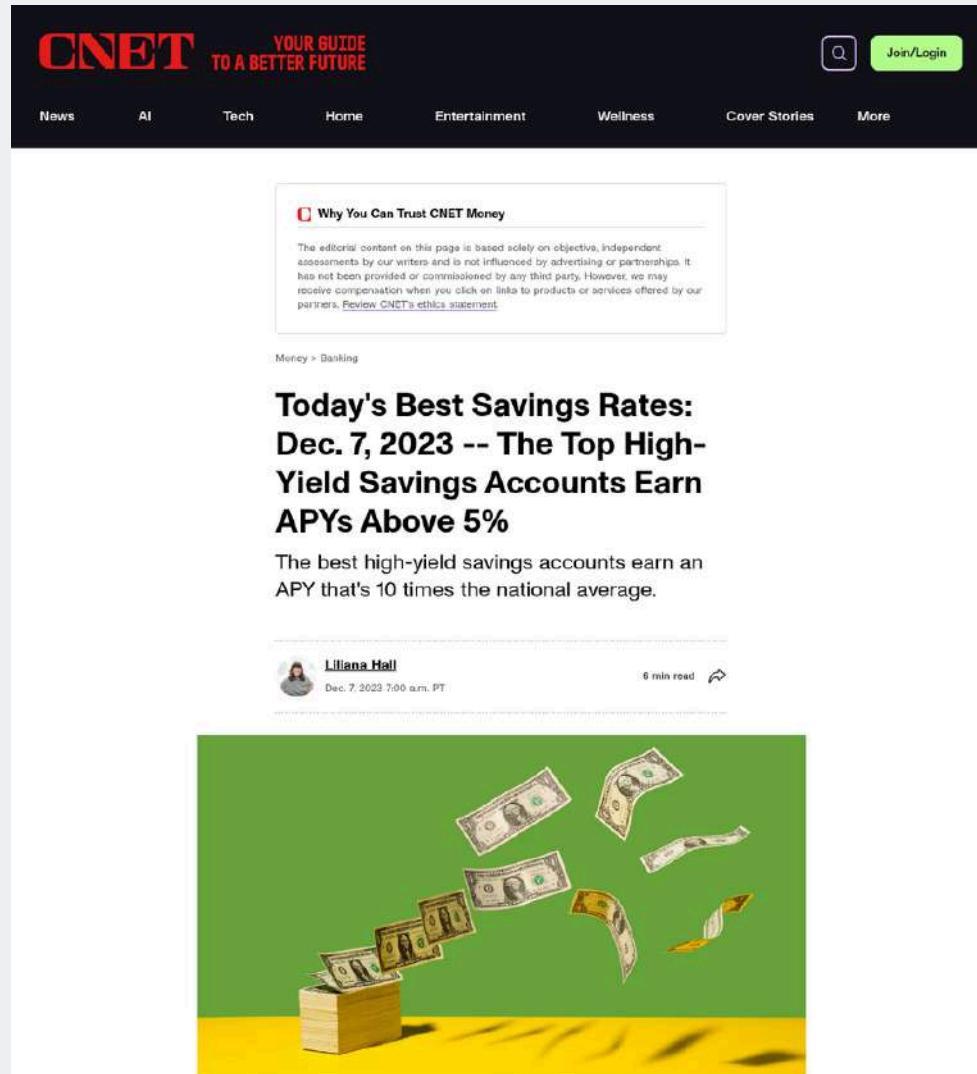
Domain Authority <sup>?</sup>

Provided by  
MOZ

19.8M

Unique Visits <sup>?</sup>

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SimilarWeb



December 07, 2023

🌐 ONLINE

## Today's Best Savings Rates: Dec. 7, 2023 -- The Top High-Yield...

[cnet.com/personal-finance/banking/today...](https://cnet.com/personal-finance/banking/today...)

Estimated Views

25.4K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

14 <sup>✓</sup>

Total number of social engagements

Links

2 <sup>✓</sup>

1 link to [instagram.com](https://www.instagram.com)  
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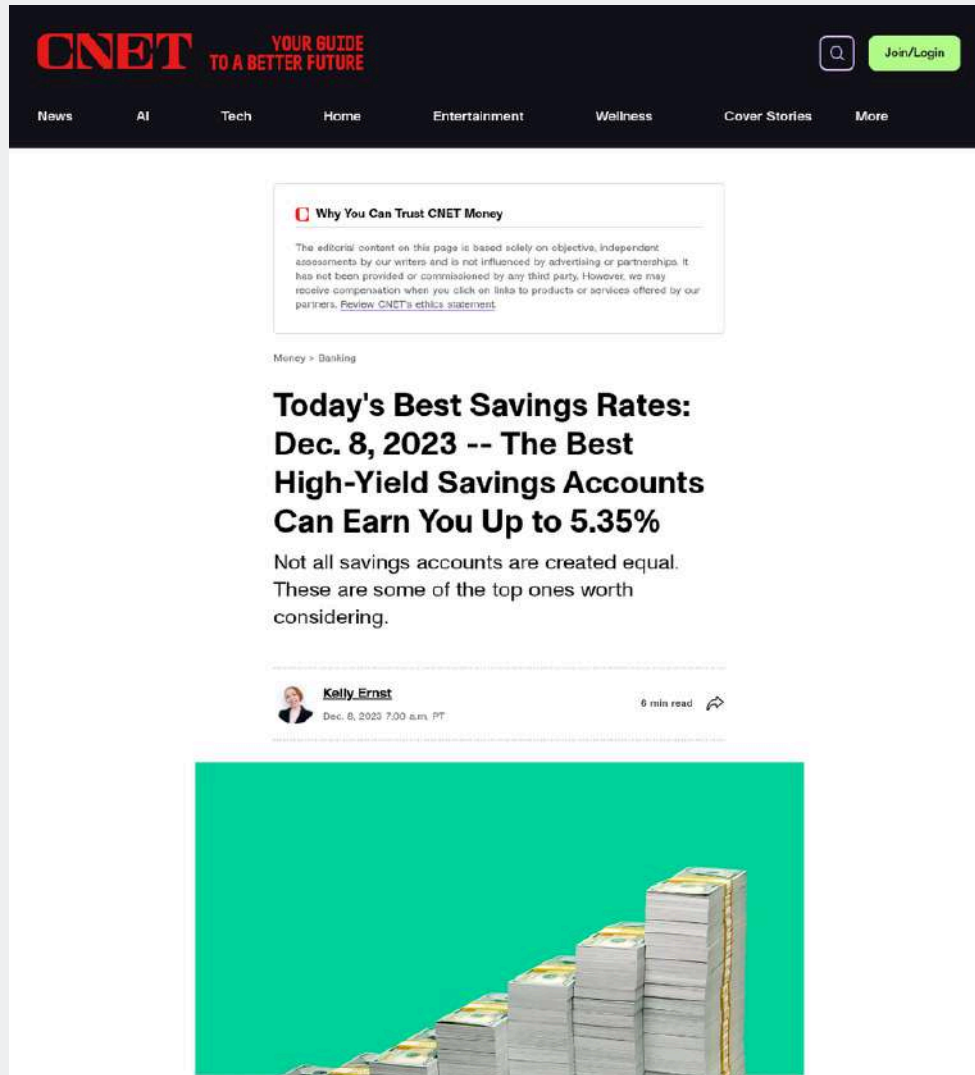
Domain Authority <sup>?</sup>

Provided by  
MOZ

19.8M

Unique Visits <sup>?</sup>

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December 08, 2023

ONLINE

## Today's Best Savings Rates: Dec. 8, 2023 -- The Best High-Yield...

[cnet.com/personal-finance/banking/today...](https://cnet.com/personal-finance/banking/today...)

Estimated Views

25.4K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

12 <sup>✓</sup>

Total number of social engagements

Links

2 <sup>✓</sup>

1 link to instagram.com  
1 link to linkedin.com





CNET

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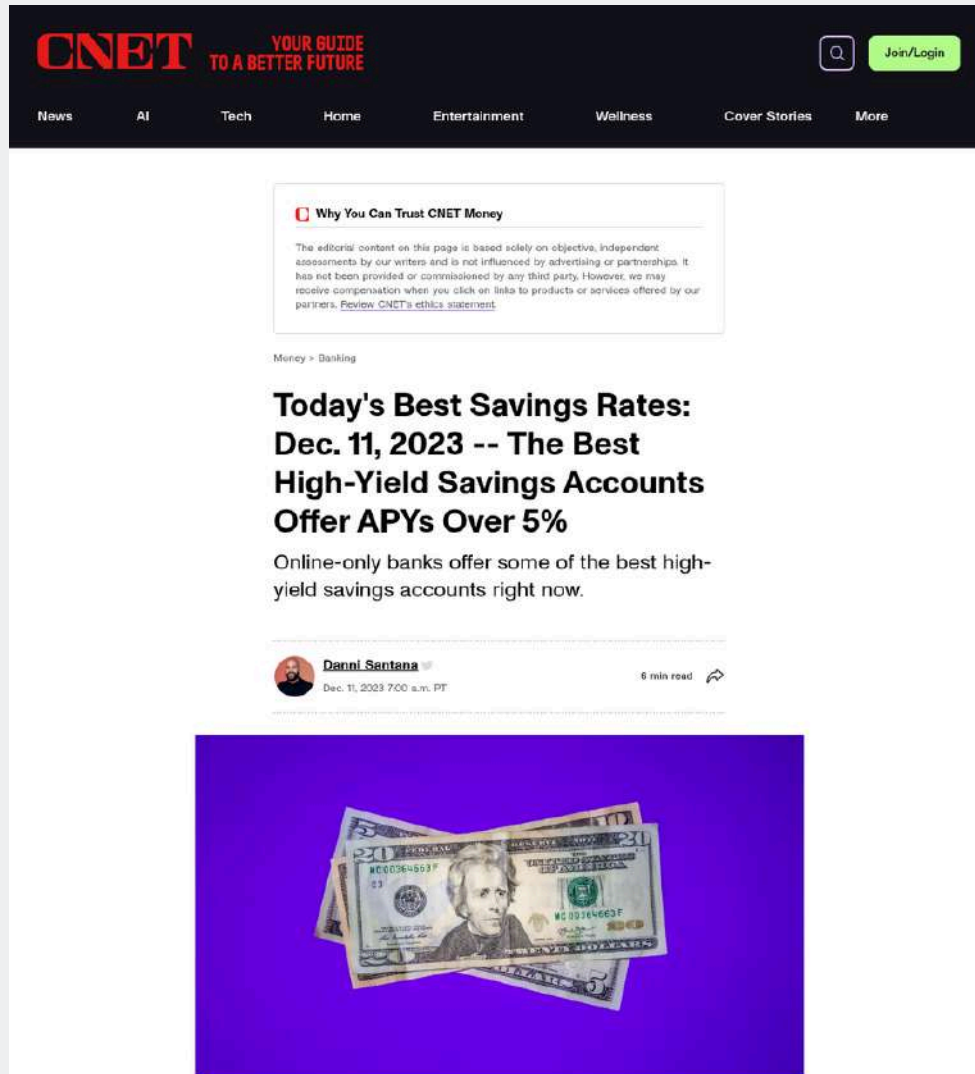
Domain Authority <sup>?</sup>

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December 11, 2023

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## Today's Best Savings Rates: Dec. 11, 2023 -- The Best High-Yield...

[cnet.com/personal-finance/banking/today...](https://cnet.com/personal-finance/banking/today...)

Estimated Views

25.4K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

16 <sup>✓</sup>

Total number of social engagements

Links

2 <sup>✓</sup>

1 link to instagram.com  
1 link to linkedin.com



## Self-Made Millionaires

Best youtube channel and podcast for tips on how to become a multi-millionaire by investing or running your own business. Collin Plume...

122

Subscribers ?

November 07, 2023

YOUTUBE

# 6 Barriers That Keep People From Becoming Millionaires

[youtube.com/watch?v=im1uwv86Ynk](https://youtube.com/watch?v=im1uwv86Ynk)



Views

59

Number of views

Engagements

2

Total number of social engagements



**spindlemagazine**

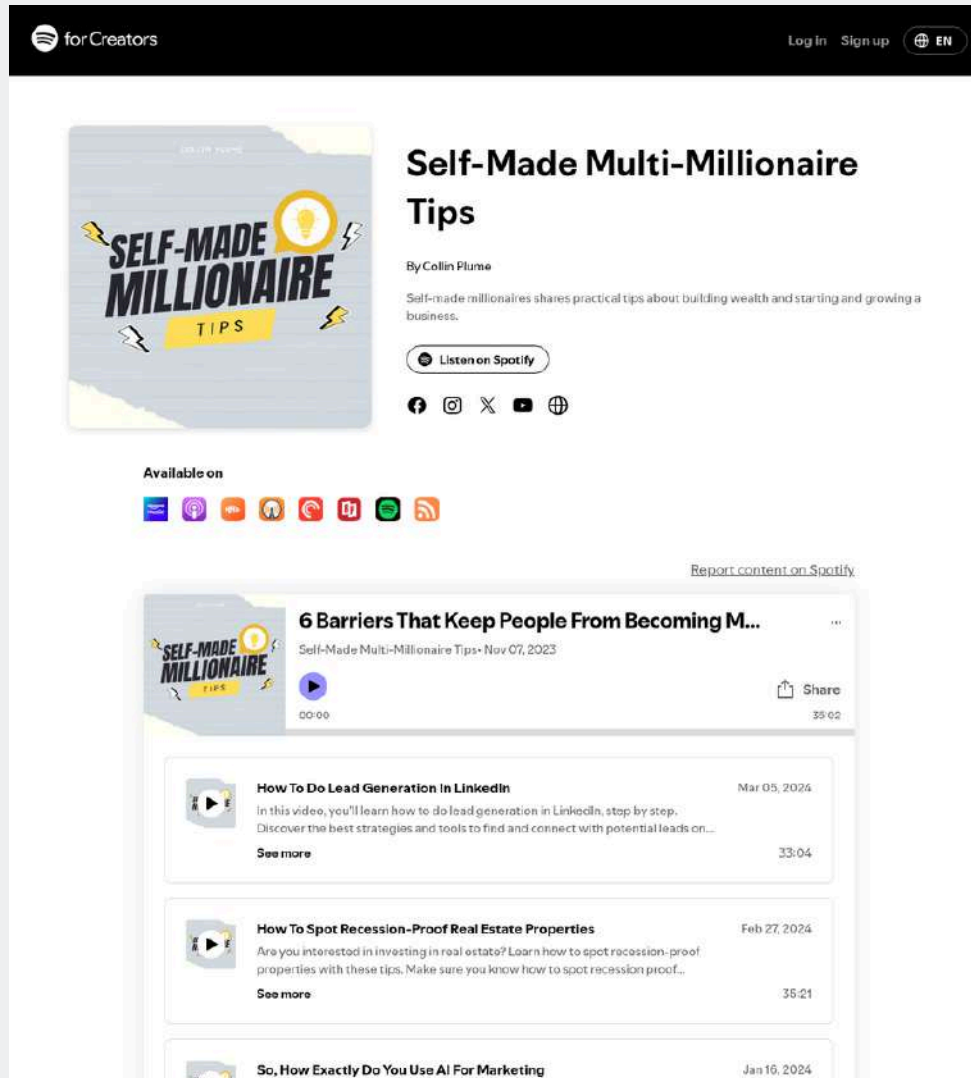
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 SPOTIFY

## 6 Barriers That Keep People From Becoming Millionair...

[creators.spotify.com/pod/profile/selfmade...](https://creators.spotify.com/pod/profile/selfmade...)



The screenshot shows the Spotify for Creators interface. At the top, there's a black header with the 'forCreators' logo, 'Log in', 'Sign up', and a language selector 'EN'. Below this, the main content area features a podcast cover for 'SELF-MADE MILLIONAIRE TIPS' by Colin Plume. The cover art is a blue and yellow design with a lightbulb icon. To the right of the cover, the title 'Self-Made Multi-Millionaire Tips' is displayed, followed by the creator's name 'By Colin Plume' and a brief description: 'Self-made millionaires shares practical tips about building wealth and starting and growing a business.' Below the description is a 'Listen on Spotify' button and social media sharing icons for Facebook, Instagram, X, YouTube, and a globe icon. Underneath, a section titled 'Available on' shows various platform logos including Apple Podcasts, Google Podcasts, Amazon Music, and others. A link to 'Report content on Spotify' is also visible. The main content area is partially obscured by a video player overlay. The video player shows a video titled '6 Barriers That Keep People From Becoming M...' with a play button icon, a share icon, and a duration of 33:02. Below the video player, there are three video thumbnails with titles and dates: 'How To Do Lead Generation In LinkedIn' (Mar 05, 2024), 'How To Spot Recession-Proof Real Estate Properties' (Feb 27, 2024), and 'So, How Exactly Do You Use AI For Marketing' (Jan 10, 2024). Each thumbnail includes a 'See more' link and a duration.



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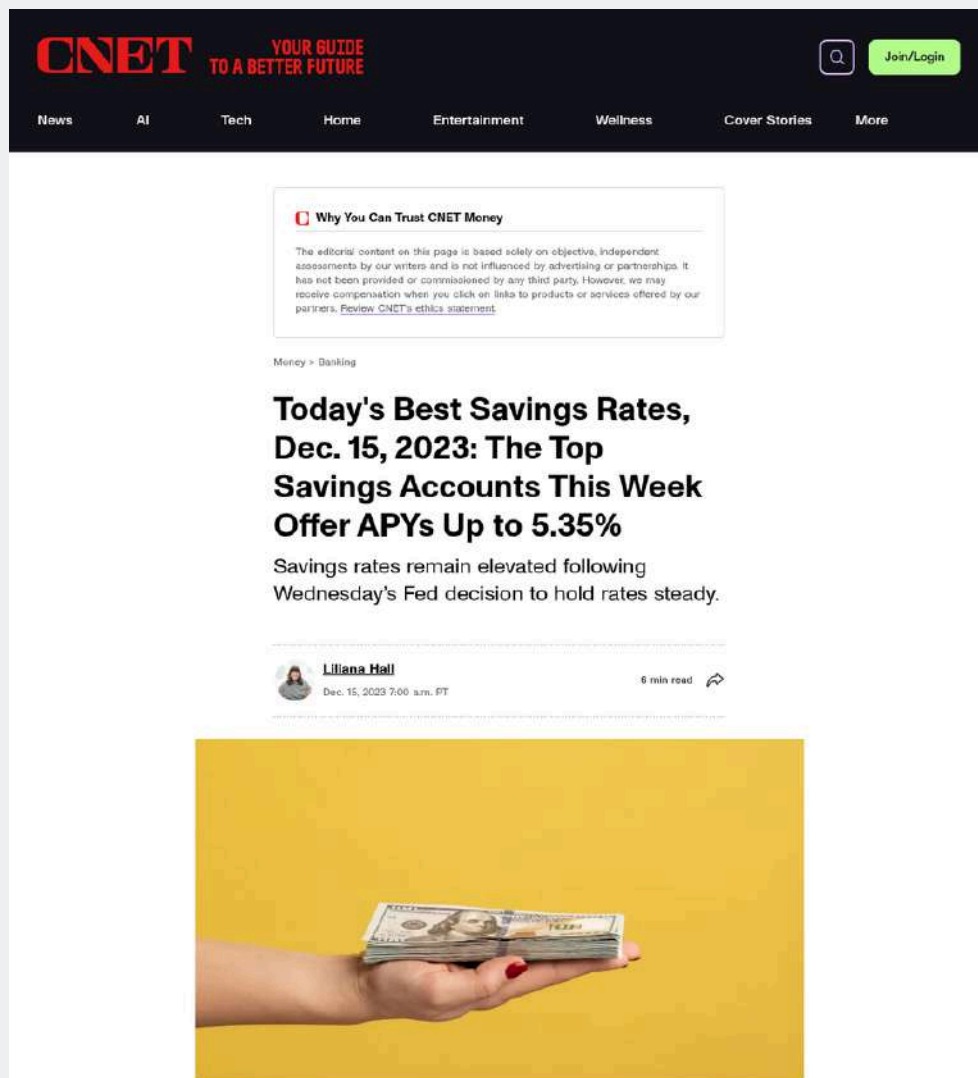
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MOZ

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December 15, 2023

ONLINE

## Today's Best Savings Rates, Dec. 15, 2023: The Top Savings...

[cnet.com/personal-finance/banking/today...](https://cnet.com/personal-finance/banking/today...)

Estimated Views

25.4K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

29 <sup>✓</sup>

Total number of social engagements

Links

1 <sup>✓</sup>

1 link to instagram.com



## Good Morning America

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82

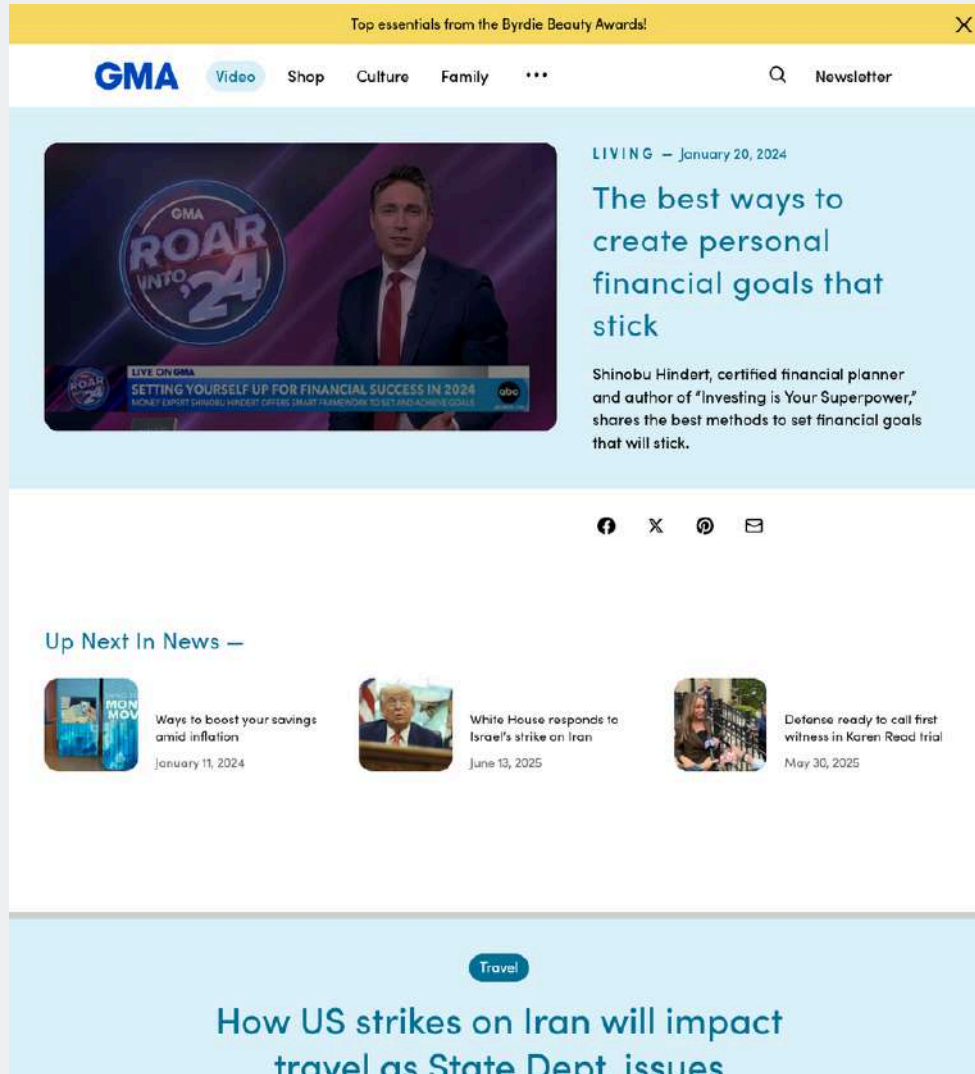
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Authority <sup>?</sup>

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1.62M

Unique  
Visits <sup>?</sup>

Provided by  
**SimilarWeb**



January 20, 2024

🌐 ONLINE

## The best ways to create personal financial goals that...

[goodmorningamerica.com/video/106535...](https://goodmorningamerica.com/video/106535...)

Estimated Views

6.03K <sup>✓</sup>

Calculated based on audience size and social engagement

Links

1 <sup>✓</sup>

1 link to instagram.com



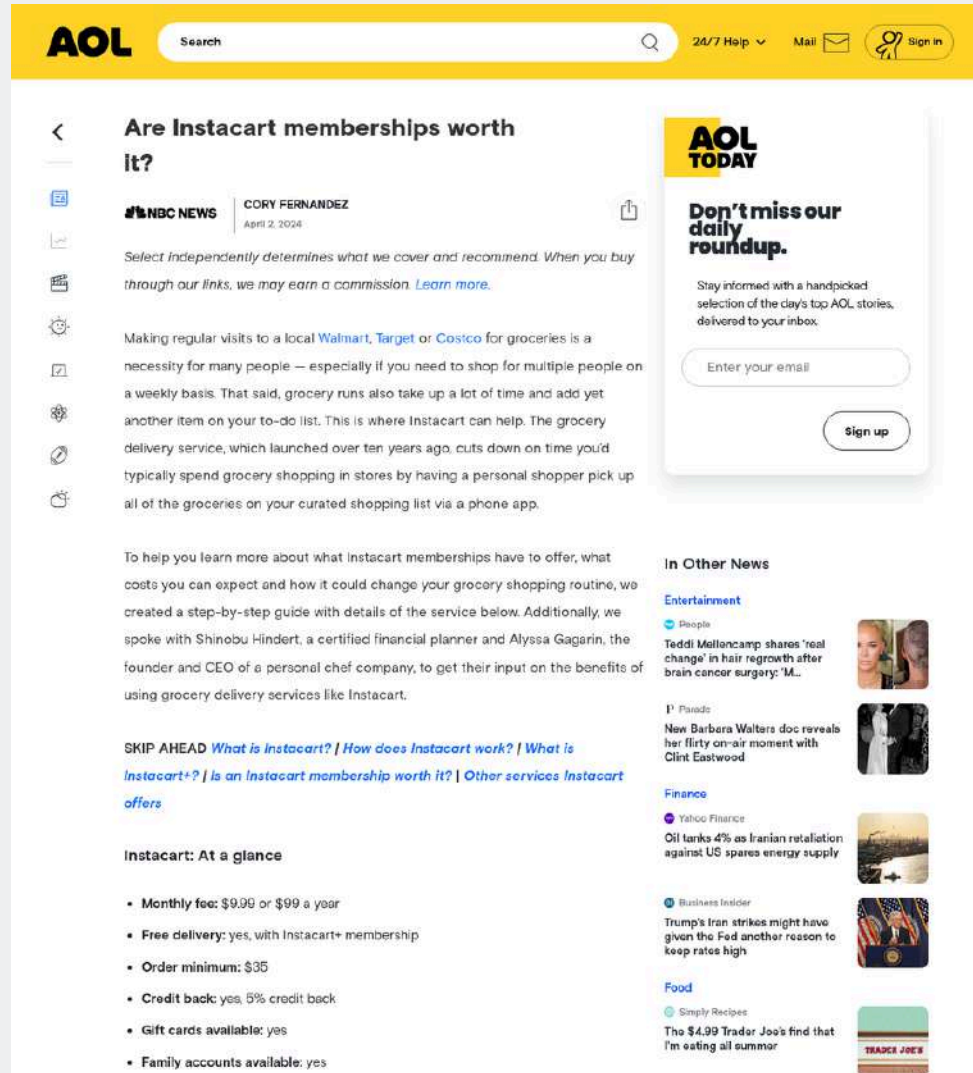
Aol.

aol.com

93

Domain  
Authority <sup>?</sup>Provided by  
**MOZ**

35.8M

Unique  
Visits <sup>?</sup>Provided by  
**SimilarWeb** ONLINE[aol.com/news/instacart-memberships-wor...](https://aol.com/news/instacart-memberships-wor...)

The screenshot shows the AOL homepage with a yellow header. The main article is titled "Are Instacart memberships worth it?" by CORY FERNANDEZ, dated April 2, 2024. The article discusses the benefits of Instacart, such as saving time and money on grocery shopping. To the right of the article is a "Don't miss our daily roundup" section with a sign-up form. Below the article is a "SKIP AHEAD" section with links to related content. At the bottom is a "Instacart: At a glance" section with a list of features.

## Are Instacart memberships worth it?

**NBC NEWS** | CORY FERNANDEZ  
April 2, 2024

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Making regular visits to a local [Walmart](#), [Target](#) or [Costco](#) for groceries is a necessity for many people — especially if you need to shop for multiple people on a weekly basis. That said, grocery runs also take up a lot of time and add yet another item on your to-do list. This is where Instacart can help. The grocery delivery service, which launched over ten years ago, cuts down on time you'd typically spend grocery shopping in stores by having a personal shopper pick up all of the groceries on your curated shopping list via a phone app.

To help you learn more about what Instacart memberships have to offer, what costs you can expect and how it could change your grocery shopping routine, we created a step-by-step guide with details of the service below. Additionally, we spoke with Shinobu Hindert, a certified financial planner and Alyssa Gagarin, the founder and CEO of a personal chef company, to get their input on the benefits of using grocery delivery services like Instacart.

**SKIP AHEAD** [What is Instacart?](#) | [How does Instacart work?](#) | [What is Instacart+?](#) | [Is an Instacart membership worth it?](#) | [Other services Instacart offers](#)

**Instacart: At a glance**

- **Monthly fee:** \$9.99 or \$99 a year
- **Free delivery:** yes, with Instacart+ membership
- **Order minimum:** \$35
- **Credit back:** yes, 5% credit back
- **Gift cards available:** yes
- **Family accounts available:** yes

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**Finance**

**Yahoo Finance**

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**Business Insider**

Trump's Iran strikes might have given the Fed another reason to keep rates high

**Food**

**Simply Recipes**

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Estimated Views

301K <sup>✓</sup>Calculated based on  
audience size and social  
engagement



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94

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Provided by  
**MOZ**

47.9M

Unique Visits

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The screenshot shows a Fox News article titled "Brad Pitt, Angelina Jolie split: 'Fight Club' actor free to marry new girlfriend despite not being divorced". The article is dated July 24, 2024, and is written by Lauryn Overhultz. The main image shows Brad Pitt and Angelina Jolie. The article text states that Brad Pitt has moved on from ex-wife Angelina Jolie to date Ines de Ramon during his divorce proceeding. A sidebar on the right lists trending entertainment news, including Singer Mya, Actor Jason Momoa, Carrie Underwood, and Pete Davidson.

July 24, 2024

ONLINE

## Brad Pitt, Angelina Jolie split: 'Fight Club' actor free to marry...

[foxnews.com/entertainment/brad-pitt-ang...](https://foxnews.com/entertainment/brad-pitt-ang...)

Estimated Views

270K

Calculated based on audience size and social engagement

Engagements

2.73K

Total number of social engagements



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July 24, 2024

ONLINE

# Brad Pitt, Angelina Jolie split: 'Fight Club' actor free to marry...

[foxla.com/news/brad-pitt-angelina-jolie-s...](https://foxla.com/news/brad-pitt-angelina-jolie-s...)

Estimated Views

10.1K

Calculated based on audience size and social engagement

**FOX 11**  
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## Brad Pitt, Angelina Jolie split: 'Fight Club' actor free to marry new girlfriend despite not being divorced

By Lauryn Overhultz | Published July 24, 2024 8:05am PDT | Entertainment | FOX News |

RELATED COVERAGE: Brad Pitt saying goodbye to LA

RELATED COVERAGE: Brad Pitt saying goodbye to LA

The Oscar Award-winning actor has reportedly sold the home he once shared with Angelina Jolie and is moving to the Central Coast.

Brad Pitt and Angelina Jolie are not officially divorced, but the "Bullet Train" star could still marry girlfriend Ines de Ramon.

Pitt and Ramon's relationship was confirmed in November 2022, and the two attended F1's British Grand Prix July 7. Pitt and Jolie were declared legally single in 2019, allowing him to marry Ramon if he'd like. However, their divorce proceedings continue to drag on.

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- 100-year-old home still standing in Long Beach
- LAPD investigating officer's alleged 'chokehold' used on 17-year-old in South LA



OK Magazine

Celebrity News | Entertainment Gossip

79

Domain  
Authority <sup>?</sup>

Provided by  
MOZ

1.01M

Unique  
Visits <sup>?</sup>

Provided by  
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July 24, 2024

ONLINE

# Brad Pitt Can Marry Girlfriend Ines de Ramon Even Thoug...

[okmagazine.com/p/brad-pitt-can-marry-gi...](https://okmagazine.com/p/brad-pitt-can-marry-gi...)

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Home > Couples > Brad Pitt

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## Brad Pitt Can Marry Girlfriend Ines de Ramon Even Though His 2016 Divorce From Angelina Jolie Still Isn't Finalized

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Brad Pitt and ex Angelina Jolie were declared legally single in 2019.  
SOURCE: MEGA

By: Stephanie Koplan Jul. 24 2024, Published 10:58 a.m. ET

f x p e

Comments

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**Brad Pitt** and **Angelina Jolie** have yet finalize their 2016 divorce, but according to legal experts, the stars are still able to marry someone else since they were each declared legally single in 2019.

Estimated Views

4.72K <sup>✓</sup>

Calculated based on  
audience size and social  
engagement

Engagements

3 <sup>✓</sup>

Total number of social  
engagements





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86

Domain Authority <sup>?</sup>

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**MOZ**

2.5M

Unique Visits <sup>?</sup>

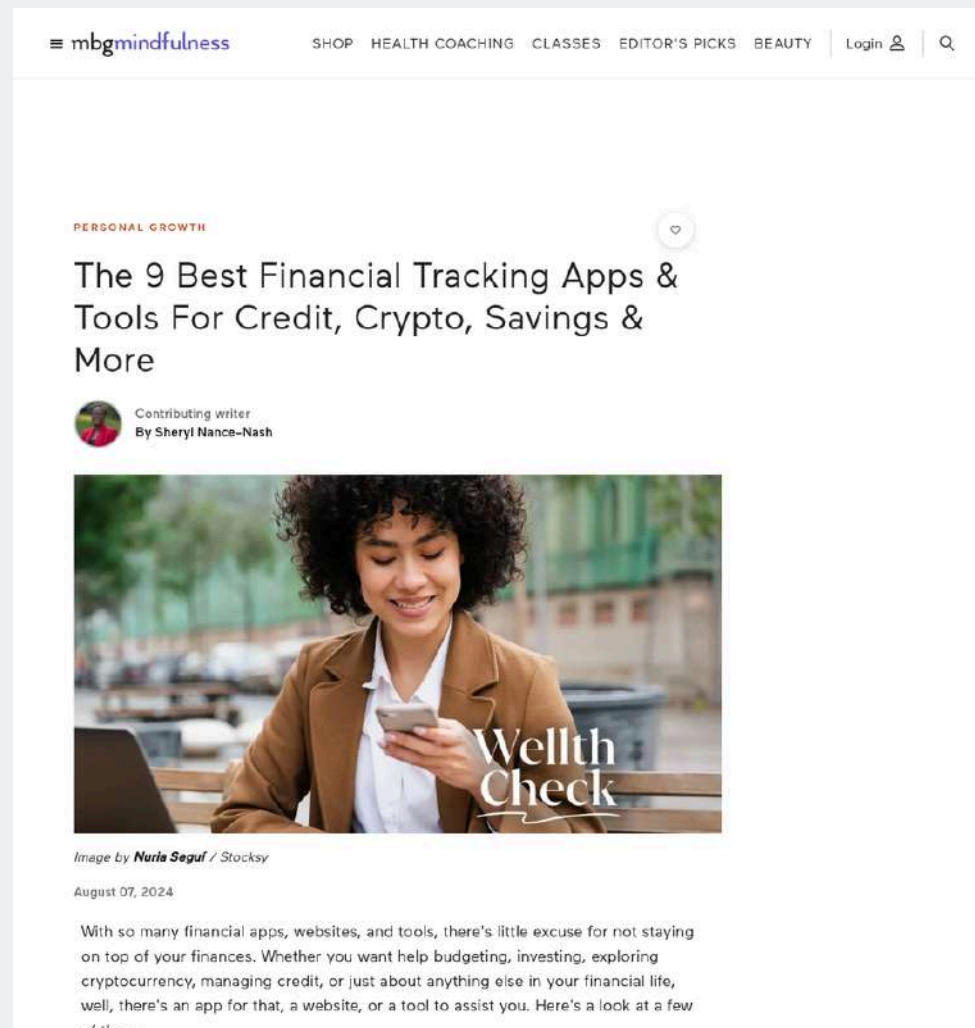
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August 07, 2024

🌐 ONLINE

## The 9 Best Financial Tracking Apps & Tools, According To...

[mindbodygreen.com/articles/9-best-finan...](https://mindbodygreen.com/articles/9-best-finan...)



Estimated Views

9.58K <sup>✓</sup>

Calculated based on audience size and social engagement

Engagements

9 <sup>✓</sup>

Total number of social engagements



## PERSONAL GROWTH

## The 9 Best Financial Tracking Apps & Tools For Credit, Crypto, Savings & More



Contributing writer  
By Sheryl Nance-Nash



Image by **Nuria Seguí** / Stocksy

August 07, 2024

With so many financial apps, websites, and tools, there's little excuse for not staying on top of your finances. Whether you want help budgeting, investing, exploring cryptocurrency, managing credit, or just about anything else in your financial life, well, there's an app for that, a website, or a tool to assist you. Here's a look at a few of them.



## News 12 - Default

The latest news from Long Island

77

Domain  
Authority <sup>?</sup>

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**MOZ**

300K

Unique  
Visits <sup>?</sup>

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🌐 ONLINE

## be Well: Take the financial stress out of your next job search

[longisland.news12.com/be-well-take-the-...](https://longisland.news12.com/be-well-take-the-...)

Estimated Views

**3.18K** <sup>✓</sup>

Calculated based on  
audience size and social  
engagement



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Domain Authority

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**MOZ**

**68.2M**

Unique Visits

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September 12, 2024

ONLINE

# How Does a Money Market Account Work?

[newsweek.com/vault/banking/what-is-money-market-account](https://newsweek.com/vault/banking/what-is-money-market-account)

Estimated Views

**131K**

Calculated based on audience size and social engagement

Engagements

**1**



Total number of social engagements

**Newsweek VAULT**


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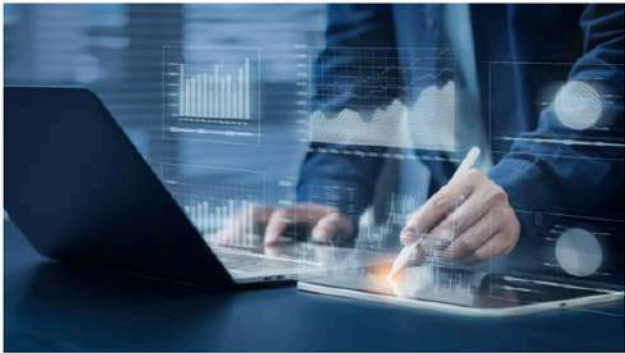
Vault > Banking Advertiser Disclosure

## How Does a Money Market Account Work?

 By Jenni Sisson  Reviewed By Ashley Parks



Updated September 12, 2024 at 12:47 pm





If you've ever wished for an account that was a hybrid between a checking account and a savings account, the money market account is it. These deposit accounts aren't as popular or well understood as savings accounts, but they can offer additional features that most savings accounts don't have.

A money market account can be an important tool for growing the wealth of customers who want easy access to their funds but want to earn the most interest possible.

 **Our Methodology** 

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[Checking vs. Savings Account: What Are the Key Differences?](#)



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September 16, 2024

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## 7 ways to recession-proof your finances

[cnn.com/cnn-underscored/money/ways-t...](https://cnn.com/cnn-underscored/money/ways-t...)

Estimated Views

**489K**

Calculated based on audience size and social engagement





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[Money](#) / [Banking](#)

## 7 ways to recession-proof your finances

By Holly Johnson, [Adam McFadden](#) & [Greg Garrison](#), CNN Underscored Money  
Published 2:31 PM EDT, Mon September 16, 2024



*Djordje Krstic/Stock*

While media outlets and financial pundits are always quick to predict an upcoming recession, they're only wrong part of the time. The fact is, the United States has endured a recession every 6.5 years (on average) since World War II. This means the next recession is almost certainly on the way — it's just a matter of when.

Fortunately, many of the negative impacts of a recession (failed businesses, fewer jobs and lower wages) don't impact all individuals. Those with stable careers and strong incomes may not see any negative effects from a recession at all.

Regardless, you can still improve your financial health now — before the next recession hits. To put things in perspective, financial advisor Lawrence D.

### What is in this guide?

- 1. Prioritize building an emergency fund
- 2. Pay off high-interest debt
- 3. Keep lifestyle inflation in check
- 4. Assess your regular spending
- 5. Don't try to time the market
- 6. Boost your income
- 7. Make sure you're earning as much as you...
- What is a recession?
- How can a recession affect your finances?

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**93**

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Authority <sup>?</sup>

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**29.2M**

Unique  
Visits <sup>?</sup>

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January 02, 2025

🌐 ONLINE

# What is a no-penalty CD? How to enjoy high yields and...

[aol.com/finance/what-is-a-no-penalty-cd-1...](https://aol.com/finance/what-is-a-no-penalty-cd-1...)

Estimated Views

**283K** <sup>✓</sup>

Calculated based on  
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engagement

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## What is a no-penalty CD? How to enjoy high yields and freedom to withdraw early — but with limits

**AOL** CASSIDY HORTON Updated January 2, 2025 at 4:18 AM

What is a no-penalty CD? (Afray Harvey via Getty Images)

Are you interested in a certificate of deposit (CD) but worried about early withdrawal penalties? Life can be unpredictable, and the thought of paying a penalty fee to access your savings could hold you back from investing in one.

A no-penalty CD might be the solution you're looking for — but don't be swayed by the name alone. While there's no fee for early withdrawals, the trade-off is typically a lower interest rate compared to traditional CDs.

Understanding how no-penalty CDs work can help you decide if they're right for you.

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121K 


59 

Total number of social engagements

160



**aol.com**

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Authority 

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[aol.com/9-ways-middle-class-save-11002...](http://aol.com/9-ways-middle-class-save-11002...)

### Estimated Views

301K 

Calculated based on audience size and social engagement

