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RFP Monthly

Timely Financial Considerations   **April 2016**

We hope everyone has started enjoying the weather as we look towards an early
spring. The stock market has begun to show signs of thawing as well. Following
steep declines in January and a rocky start to February, equities rebounded by
the end of the month to finish close to their ending values from the prior
month. Investors may be feeling a little more confident in the U.S. economy
despite global economic instability, as several domestic economic indicators
have been favorable, including manufacturing, inflation, consumer spending, and
the GDP. Finally, on behalf of our firm, we would like to extend our wishes to you all for a Happy Easter Holiday.

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Six Potential 401(k) Rollover Pitfalls
While rollovers from 401(k) plans to IRAs are normally straightforward and
trouble free, there are some pitfalls you'll want to avoid.

More Details

When Disaster Strikes: Deducting Casualty Losses
Wildfires, tornados, storms, landslides, and flooding.... If you've suffered
property loss as the result of these tragedies or other circumstances, here's
what you need to know about claiming a tax deduction.

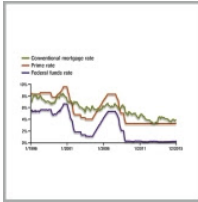More Details

What's New in the World of Higher Education?
If you're a parent or grandparent of a college student or soon-to-be
college student, you might be interested to learn what's new in the
world of higher education.

More Details

[What is the federal funds rate?](#)

The federal funds rate is the interest rate at which banks lend funds to each other from their deposits at the Federal Reserve in order to meet reserve requirements.

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[Chart: Tracking the Fed](#)

Although the prime rate has been closely aligned to the federal funds rate over the past 20 years, rates on conventional 30-year fixed mortgages have followed a more independent trajectory.

[More Details](#)