

August 2019

Hello Joe,

This month, Money Matters explores the following topics:

- [How to shop for mortgage](#)
- [Emergency funds: forgotten first step in wealth creation](#)
- [Is life insurance an investment?](#)
- [What happens to credit card debt after death](#)

I hope you're having a great summer. Contact me if I can help you with your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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How To Shop For A Mortgage Without Hurting Your Credit Score

Each time you apply for a home loan, a mortgage lender will make a credit inquiry to review your credit history. Because inquiries signal that you are thinking of taking on new debt, your credit score can dip. However, a little planning makes keeping your score in top shape relatively easy as you shop for a mortgage.

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A Forgotten First Step In Wealth Creation: Emergency Funds

We can rarely predict when an emergency will happen, but we can be 100% certain that an unanticipated financial hit will strike eventually. Emergency funds are for the expenses we know we will incur at some time; we just don't know when.

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Is Life Insurance An Investment?

There are other ways to structure cash value life insurance to help supplement retirement income planning. It should be emphasized, however, that in all cases the insurance is first and foremost a means of providing a death benefit.

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Here's What Happens To Credit Card Debt After Death

When a family member dies, you may suspect that all their debts expire as well. However, this couldn't be further from the truth. In fact, sometimes families inherit more than family heirlooms; they inherit their loved one's credit card debt.

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