Money Matters

June 2025

Hello Joe,

This month, my newsletter explores the following topics:

- Should you do a Roth IRA conversion?
- Ways to cut healthcare costs as you age
- Handling inherited homes with existing mortgages
- Student loan borrowers face collection struggles now

The economic and geopolitical volatility of early 2025 is lingering well into mid-year as the nightly news brings one new influencing event after another. Please get in touch with me if you think I can help you identify any opportunities or challenges they might present to your short- and long-term finances.

Sincerely,
Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide
Independent Agents

ncbanks@verizon.net

(804) 358-2133

(443) 744-2316

Website

Should You Do A Roth IRA Conversion? Nine Things To Consider

Thinking of converting a traditional IRA to a Roth IRA? The Kiplinger Tax Letter Editor highlights nine factors you should consider before making a move.

See More ...

How To Spend Less On Healthcare As You Age

Even with Medicare, many older adults are spending thousands out of pocket just to keep up with medical care. What options do you actually have to bring that number down?

See More ...

What To Do If You Inherit A House With A Mortgage

Inheriting a home sounds like a gift, but when a mortgage is attached, it gets complicated quickly. The proper steps can make a big difference, whether you plan to keep the house, sell it, or hand it back. Learn what to do now so you're not caught off guard later.

See More ...

Student Loan Borrowers Struggle To Pay, Get Answers As Debt Collections Begin: "We're Kind Of Drowning"

Student loan collections are back on, and the fallout is hitting fast. Make sure you know where you stand before penalties show up on your paycheck.

See More ...

Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide

Independent Agents

ncbanks@verizon.net

(804) 358-2133

(443) 744-2316

Website

The foregoing information is not intended to be tax, legal, investment or property and casualty advice and is provided for general educational purposes only. Neither National Financial GRP, nor its subsidiaries, agents or employees provide tax, legal, investment or property and casualty advice. You should consult with your tax, legal, investment or property and casualty advisor regarding your individual situation.