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Family home evening ideas for empty nesters

If your kids have grown up and gone to college, you can think about trading in your family car for a vehicle that is a little more fun to drive! To make the best of your wallet, Clark generally recommends buying a used car that is several years old. CarGurus.com, a car shopping and research website, put together a list of five used cars for empty nesters with an Instant Market Value (IMV) of less than \$30,000. IMV is a tool that websites use to show what a car is worth - much like the national average price. Read more: 5 warning signals your mechanic should not be trusted CarGurus.com says: At 300 horsepower, the smooth inline 6-cylinder powering 2009 BMW 135i has enough oomph to put a smile on your face, sending the coupe to 60 miles per hour in 5.1 seconds. All this power is sent to the rear wheels, which only adds to bimmer being fun. 2012 Volvo C30 T5 R-Design Platinum, \$14,831 IMV CarGurus.com says: If kids have left home but know they're coming back, choosing a car with a back seat (however small), hatchback design and impressive safety record is still a recipe for success. Powered by Volvo's turbocharging five-cylinder engine, the C30 combines stylish lines, practical versatility and Volvo's excellent safety reputation with temperamental driving dynamics and a time of 0-60 in just 6.2 seconds. 2014 Ford Mustang GT Premium Convertible, \$19,568 IMV CarGurus.com says Ford invented a pony car with a Mustang in 1964. At less than \$20,000, the 2014 Ford Mustang GT Premium Convertible will put a smile on someone's face -- especially if they hope to drop the top and listen to its V8 soundtrack run them up to 60 miles per hour in 5.3 seconds. 2010 Porsche Boxster S, \$27,976 IMV CarGurus.com says: When most people think of Porsche, assume a 6-figure price tag. But the 2010 Porsche Boxster S - capable of hitting 60 miles per hour in 5 seconds - can be found under \$30,000. Who knew placing a Porsche in the driveway could be so affordable? 2013 Lexus IS 350C, \$29,851 IMV CarGurus.com says 306 horsepower V6 in Lexus IS 350C should be enough to help empty nesters get their excitement, but Toyota's reputation for reliability means your mechanic shouldn't be his. While the more powerful Lexus IS F is also an option in the \$30,000 price range, you'll have to settle for an older model year -- and unlike the IS C, there's no convertible option. Anyway, 5.8 seconds to 60 is fast enough, right? Read more: Flying to buy a used car can save up to \$2,000 Clark is a key takeaway Although you can find the vehicle you love on this list from CarGurus.com, it's just a starting point. Check more resources for car reviews and reviews. Consumer Reports is a great resource. Once you find the car you would like to buy, there are two important remember. Check the vehicle history report. Run the VIN through CarFax.com to see if it is a flood vehicle or if there has been a terrible accident. Have the used vehicle checked by an independent mechanic. One of the key things to know about buying a used car is that you buy it as is. CarFax alone is not enough control; you need to take this next step. Finally, arrange car financing in advance! Look for credit unions, online banks or even traditional banks. Only take seller financing if it beats another offer you have. This page contains information about Discover it Balance Transfer, which is no longer offered by Discover. You have worked on this day your entire adult life. You are almost ready to say goodbye to 9-to-5 (or 9-to-6 or 7-or-8) grind and retire. Perhaps your plans include traveling, moving to a luxury retirement community or day trips with grandchildren. Maintaining credit is as important in retirement as it is throughout your working life. It's time to put your lengthy credit history and good credit score to work. You can take advantage of those travel rewards you have earned and you can stretch your retirement savings further by continuing to use the loan responsibly. A good credit score will help you secure the lowest rates on purchases such as a car loan or mortgage, which could be important if you have the right-size of your home or getting a new vehicle for your golden years. If you decide to fund something like a cruise or vacation home, you will also need good credit to get the best prices. There are several steps you can take to get your credit in tip-top shape before retirement -- and keep it there for life. Plan ahead: Prepare your retirement loan If you're still carrying mountains of debt from your younger years, it's time to formulate a plan to repay it to ASAP. Consider opening a credit card balance transfer with a long 0% introductory offer and then commit to monthly payments that wipe out your debt interest-free before the APR intro expires. Examples of balance transfer cards: Discover ® balance transfer has an intro of 0% AMPSN for 18 months after opening an account when transferring a balance. Regular APSN cards range from 13.49% to 24.49%, variable. The card also does not charge any annual fee and earns 5% cash back in quarterly rotating categories (up to a quarterly maximum of \$1,500 when activated, then 1%), along with an unlimited 1% cash back on all other purchases. Citi Simplicity® card provides 21 months with 0% introductory AMSN on balance transfers with variable AMSN of 14.74% to 24.74% after the end of the introductory period. Citi Simplicity is great for those who have a fixed budget because it allows you to set monthly maturity and promises no late fees, ever. Good news for older adults when it comes to credit!Yes when you're an accountant debt, there's good news for soon-to-be retirees. The length of your credit history and the average age of your accounts -- as well as how recently you've been active in those accounts -- make up 15% of your credit score. If you opened your first card during college, like many Americans did, that history drives your score up. What's more, minor fluctuations, such as applying for a new credit card, will have less impact on your score than if you were new to credit management. Keep up the good work To keep your credit score, keep all long-standing accounts open and always make on-time credit card payments. If the card has been unused for too long, the credit card provider may decide to close it. Closed credit cards reduce the average age of your accounts and damage your credit. Ultimately, that card's history of on-time payments also drops from your credit report, which could further lower your score. Credit bureaus and lenders also consider too many unused loans to be a liability. They want to see how you responsibly manage credits -- they don't let cards collect dust in your wallet. In fact, if you fail to use your cards long enough, you may find yourself without a credit score -- an issue that you thought you beat in your college years. It is wise to continue using credit cards in your retirement, especially when you consider how many rewards you could get for it. Choose the right card for youYou are retiring without outstanding debts, congratulations! It may be time to ask for a new card that will bring the best rewards to the purchases you plan to make moving forward. Your lifestyle -- and your spending habits -- can change when you retire. Maybe you'll spend more time eating out. Or maybe you'll buy more food because you love to cook and didn't have the energy when you worked all day. Do you plan to travel? Are you going to entertain your family? Pamper your grandchildren? With a credit score of 670+, considered good to excellent, you can snag a top-tier rewards card that will earn money or rewards in the categories where you spend the most money. Bankrate has ranked capital one® venture® rewards credit card as the best travel card that offers 10x miles on hotels purchased through hotels.com/venture through January 2020, plus 2x miles for all other purchases. A welcome bonus of 50,000 miles once you spend \$3,000 on purchases within 3 months of opening an account can help kickstart your retirement travel adventure. Be aware that the card carries an annual fee of \$95 (waived from the first year) and a variable APSN of 17.24% to 24.49%. If you're looking for a card to cover the cost of meals and entertainment, consider a Capital One Savor® Cash Rewards credit card with unlimited 4% refund for food and entertainment, 2% back at the grocery store and 1% on everything else. New cardholders a bonus of \$300 after spending \$3,000 in purchases in the first three months. Expect a \$95 annual fee, gave up the first year, and 15.99% to 24.99% variable APSN. Apply for any new cards before retirement while you are still showing regular income from your job to increase your chances of approval. Request a credit line increase to increase your scoreYe you want to keep your good-to-excellent credit score throughout your retirement so you can keep collecting rewards for trips, treats or even paying your bills. But you don't run your cards up to their limits every month, even though you can afford to repay them by the due date. Your credit utilization, or your total credit debt vs. your total available credit, make up 30% of your credit score. You want to keep your credit usage as low as possible; Experts say that keeping balances below 30% of your available credit can help your score. Request an increase in the credit line on existing accounts when you are still employed, when your chances of approval are greater. Then put together rewards, pay your arrears on time, and maintain your good credit standing. Continue to protect your credit during retirement Current payments, keeping older accounts open, and using cards every few months can help keep your credit score. But it's also important to keep track of your credit file. Get a free copy of your credit report from each of the three credit bureaus (Experian, TransUnion and Equifax) annually to make sure no one has opened any accounts in your name. The Federal Trade Commission reported that 35% of fraud complaints came from seniors in their 60s. The best way to combat fraud is to stay vigilant when checking your accounts. Read your credit card statements carefully every month to make sure you know what's being charged. Whether you have an eligible user on your card who has accidentally oversteered or been the victim of fraud, you're more likely to see the problem every month. You can also set up notifications for your accounts to notify you of your purchase. Finally, think carefully before co-signing a loan for everyone. The default value of the loan you co-wrote is also reflected in your credit reports and can damage your credit score. Consider hiring a financial adviserYus finances can change substantially in retirement. You may have a lower income - or more income, depending on the investments you've made. As you approach retirement, it's wise to talk to a financial adviser to see where you stand. Do you have enough money to live the lifestyle you want without getting into debt? What steps can you take to help your money work harder if you have five years or less until retirement? Whether you are approaching retirement or that happy day has finally arrived, a financial advisor can help you as much as use your retirement savings so you can The life you worked so hard for, without oversupply. excessive expenditure.

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