

## MoneyRates.com Offers Resource to Help Guide Consumers on Borrowing to Invest

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Foster City, CA – June 30, 2020 – With the U.S. facing a cloudy economic forecast ahead, people across the country are taking a fresh look at their financial plans and re-considering the opportunities available to them. One of those opportunities is borrowing money for investments.

To help educate consumers considering this option, personal finance resource MoneyRates.com published a new article looking at when it makes sense to borrow for investments and what to consider. MoneyRates.com's expert research on the subject covers a variety of topics, including:

- The reasons behind why one would want to borrow, along with a profile of those who shouldn't borrow for investment, such as people carrying high-interest debts or investors who cannot afford to lose money
- A comparison of the average earnings of investments over the long term, including popular investments such as rental real estate, stocks and mutual funds, bond funds, certificates of deposit and more
- An overview of borrowing costs, including interest rates and tax consequences, as well as an examination of risk tolerance and the biggest drawbacks to financing investments

The article also covers the many avenues to finance an investment, along with the pros and cons. Options covered include personal loans, home equity line of credit, second mortgages, credit cards, margin account from brokerage, and borrowing against a 401(k).

For a full breakdown on the topic of borrowing money for investments, read the article titled, "When Does it Make Sense to Borrow for Investing?"

## Additional resources

- Low-Risk Investments: Keep Your Money Safe As It Grows
- High-Risk Investments Building Your Portfolio for Long-term Growth

## About MoneyRates.com

MoneyRates.com is owned and operated by QuinStreet, Inc. (NASDAQ: <u>QNST</u>), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. MoneyRates.com is a member of the company's expert research and publishing division.

Since 1998, MoneyRates.com has served as a personal finance resource designed to help readers make the most of their money. In addition to a variety of financial calculators, MoneyRates.com researches and tracks CD, savings, and money market rates offered from over 400 financial institutions across the country to offer expert advice on banking, investing and retirement planning.

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