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## Welcome!

This is the first edition of timely updates from Scholar Financial Advising.  
We're glad you're here!

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## Advisor Desk

### **2023 has begun in volatile fashion.**

The rise in interest rates has led to a wide variety of alternatives to stocks. This is a major development as we look at asset allocations going into the new year.

It has been over a decade since we have seen rates this high and now bonds are finally making a case for a significant allocation in the portfolio with their newly increased rates. Stocks have continued to waiver as recession fears, inflation, and global uncertainty continue to threaten economic confidence. We continue to watch changes in the regulatory environment including the newly passed Secure Act 2.0 which included many changes in the area of retirement savings. Many of these changes are now in effect offering some interesting updates to retirement strategy.

There are a variety of links and updates below for you to dig into.  
As always, feel free to reach out if you have any questions about your finances.

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## What's New

## Wealthtender is now the first SEC-compliant financial advisor review platform.

While writing a review is completely optional, we appreciate your consideration. Simply click the button below, scroll down the profile page, and click 'Write a Review'. You'll see a form appear with easy to follow instructions.

[Write a Review](#)

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## SFA Updates

Meet the New Members of Our Team!



SFA is helping entrepreneurs in North Carolina with the Flywheel Foundation.



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## Things We Are Watching

- Secure Act 2.0 has implications for RMDs, 529 plans, Roth contributions, and 401(k)s
- Inflation is gradually slowing down and I-bonds are losing their luster

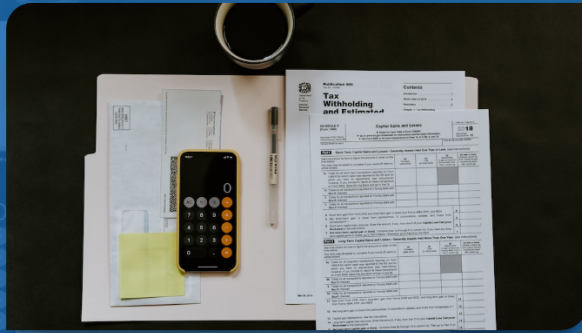
- Interest rate increases are opening up lots of opportunities for cash savings (CDs, money market funds, and cash sweep accounts)
- Housing market continues to face headwinds

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## What We Are Reading

How Much More Tax-Wise Are ETFs vs. Mutual Funds?



Yield Differences on Cash Sweeps



FRED Economic Data



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## Reminders

## The tax deadline is Tuesday, April 18th.

This is also the deadline for 2022 IRA contributions.

### Need more help?

Contact us to inquire about professional recommendations, including CPAs.

### When should you contact us outside of your annual meeting?

Anytime you have a build up of cash, change your job, make or consider a major purchase, relocate, or are concerned about the allocation of your portfolio.

## Reach out anytime with questions or to schedule a meeting.

We look forward to hearing from you!

Contact Us

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