

Subject: Greenleaf Newsletter: New Tax Breaks for Families with Children & Should You Refinance Now?

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From: Greenleaf Financial Group

To: jhartman@greenleaf-fg.com

***Hello Jennifer,
Welcome to Our Client Newsletter***

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- **Question: Should You Refinance Before Rates Rise?**
- **Market News: Value Stocks Lead for the Year**



American Rescue Plan Provides Tax Breaks for Families with Children and Dependents

The recently enacted American Rescue Plan Act has many goals, including expanding vaccinations, containing the pandemic, extending unemployment benefits, and returning schools to classroom instruction.

There are also tax changes and opportunities, particularly for families with children. Some benefits phase out at income levels above \$150,000 for married filing jointly taxpayers (half that for single filers), though others are available to higher earners. For example, the new law significantly increases the 2021 limit to employer-sponsored dependent-care Flexible Spending Accounts.

Question: I've heard that interest rates are going up. Should I refinance my mortgage now while rates are so low?

Answer: Mortgage and other interest rates are still at historical lows, so homeowners have time to refinance if it makes sense for their circumstances.

Pull out the details on your current mortgage. You'll want to compare rates, consider your balance, and review the following mortgage fine points before contacting a lender.

[Full Article](#)

Market News: Value Stocks Lead for the Year

Although both stocks and bonds have been volatile recently, the trend for 2021 has been a marked reversal. Last year, the stock market's best performers were growth stocks, i.e., companies that investors expected to thrive in the pandemic-impacted economy and into the future. Apple, Netflix, and Amazon were all stock-market darlings.

This year, with economic prospects improving by the day, companies sensitive to economic ups and downs -- also known as cyclical companies -- have taken over as leaders. Exxon Mobil, Applied Materials, and Ford are among this year's best performers.

Still, a good market is not a smooth market. Growth

Full Article

expectations in the US have also increased expectations for inflation and higher interest rates. In turn, these have hurt bond prices. Meanwhile, the EU's lack of vaccinations have dampened the outlook of some investors.

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