

Money Matters Why one teacher changed careers and gave up loan forgiveness

By **Joe Bratton**
NerdWallet

During my first class of the day, I asked a question to my students, or rather to their avatars on the screen of our online classroom. I waited for an answer but received silence. As none of my students turned on their cameras, I couldn't know why I didn't get a response, but some were likely on their phones or back in bed. I started to cry at the futility, and for a profession I no longer recognized.

Today, I am among the hundreds of thousands of public school teachers who've left education since the start of the pandemic, according to the U.S. Bureau of Labor Statistics. In doing so, I lost the promise of loan forgiveness that I'd been counting on. My balance of nearly \$50,000 will need to be paid back, in full.

Still, I know I made the best decision for my family and me. I was deeply unhappy and unfulfilled.

Here are the factors I considered and the steps I took to safeguard my family's financial health.

CHECK YOUR PROGRESS TOWARD LOAN FORGIVENESS

Borrowers typically must make 120 on-time payments while working full time for a qualifying employer before they are eligible to apply for Public Service Loan Forgiveness, or PSLF.

As I contemplated leaving education, I wanted to see how close I was to total forgiveness. According to my FedLoan account, I was short by 64 to 74 payments, depending on the loan. (MOHELA, the new loan servicer that is taking over the portfolio previously held by FedLoan Servicing, has a



similar payment tracker on its website.)

If you're closer to loan forgiveness, it may be worth delaying a career change. A few notes:

- Borrowers will receive credits for the months they went without making payments during the current federal student loan payment pause due to the pandemic. They'll still have to certify their employment during this period.
- There's a waiver in effect for Public Service Loan Forgiveness that may count previously ineligible payments toward the required total. You must submit a combined PSLF/employment certification form by Oct. 31, 2022, for consideration.
- Teachers who serve low-income schools for five consecutive years may receive loan forgiveness for federal loans up to \$17,500. This program, Teacher Loan Forgiveness, is separate from PSLF.

SEEK BETTER COMPENSATION

With loan forgiveness off the table, I needed a payoff plan. First, I had to find a higher-paying job, which fortunately happened swiftly.

But there's more to consider than just the bottom line.

Public school teachers in many states are eligible to receive a traditional pension. If you didn't stay in teaching long enough to qualify, then finding a job that offers a 401(k) match may be a priority. Also look at bonuses, stipends, equity and insurance premiums when considering new jobs.

LET THE REPAYMENT BEGIN

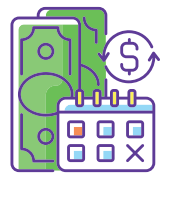
When loan forgiveness is no longer an option, you'll have to determine a new debt payoff date. Online calculators can help.

Next, figure out what repayment approach

is best for your new situation. To qualify for PSLF, borrowers have to enroll in one of four income-driven repayment plans. But if you no longer qualify for loan forgiveness due to a career change, you needn't be wedded to a particular plan.

There are ways to hasten your payoff date, too. You could send "extra" money like tax refunds toward debt. Be sure to tell your loan servicer to apply any additional payments to your current balance rather than counting it toward next month's payment.

Or try the biweekly payment method. At the end of the year, you'll have made the equivalent of one extra month's payment.



For the week ending Friday, August 26, 2022

Money&Markets Extra

Combined Stocks

on the New York Stock Exchange and Nasdaq. Stocks in **bold** changed 10% or more from the previous week's close and are worth \$5 or more.

WK HIGH	WK LOW	NW NAME	CLOSE	WK CHG	YTD %CHG	WK HIGH	WK LOW	NW NAME	CLOSE	WK CHG	YTD %CHG	WK HIGH	WK LOW	NW NAME	CLOSE	WK CHG	YTD %CHG	WK HIGH	WK LOW	NW NAME	CLOSE	WK CHG	YTD %CHG	
A-B-C																								
26.37	24.68	AES Corp	25.63	+0.5	+5.5	2.90	2.35	CorSci n	2.37	-13	-73.1	39.99	38.58	KaurDrPep	38.62	-1.34	-4.8	71	60	RomeoPw	66	-0.1	-81.9	
12.59	12.22	AGNC Inv	12.37	-1.4	-17.8	35.90	34.57	Coring	34.64	-15.5	-70	19.21	18.43	KeyCorp	18.43	-0.87	+0.3	92.12	87.13	RossSts	87.28	-3.75	-23.6	
13.05	8.96	AMC Ent	9.17	-8.05	-66.3	70	30	Cosmos n	36	+0.5	+9.0	22.52	21.69	Kimco	21.72	-1.01	-11.9	44.93	37.72	RyCarb	42.90	+2.65	-45.0	
2.40	1.92	AMT D Id	2.06	-1.5	-50.7	8.33	7.23	Coity	7.94	+4.4	24.4	19.33	18.43	KindMorg	18.99	+2.7	+19.7	43.50	39.43	Roblox	39.56	-3.12	-61.7	
18.33	17.85	AT&T Inc	17.86	-5.4	-27.8	17.89	16.86	Coupan	17.14	-1.0	-41.7	3.97	2.81	KingsfCld	3.57	+6.2	-77.3							
109.31	101.63	AbbottLab	101.90	-8.16	-7.8	8.26	7.33	CreSciPE g	7.88	+2.5	+47.6	3.69	3.38	Kindng	3.42	-1.0	-41.1							
142.66	136.25	AbbVie	136.35	-5.50	-7.4	203.67	184.00	CrowdStr	194.56	+4.04	-5.0	31.17	28.20	Kohls	29.74	-1.5	-39.8							
20.62	15.55	AberFite	15.87	-4.07	-54.7	D-E-F						7.30	6.21	KosmosEn	7.23	+5.7	+109.0	23.39	16.35	SIGA Tc	16.44	-6.82	+118.6	
1.77	1.26	AccelDiag	1.57	+3.1	+69.9	113.05	100.28	Datadog	106.73	+1.00	-40.1	39.02	38.10	Krafthzn	38.11	-0.2	-6.2	7.62	7.00	SabreCorp	7.31	-0.03	-14.9	
80.07	78.32	ActivsBlz	78.63	-1.64	-81.9	48.01	41.18	Dell C	41.43	-6.24	-26.2	50.34	48.35	Kroger	48.38	-1.12	+6.9	4.78	2.31	SaverOne n	2.35	-4.3	-8.2	
2.80	2.47	AdmaBio	2.70	+1.5	+31.5	34.26	31.85	DeltaAir	32.68	-5.7	-16.8	39.81	36.27	LVSands	37.93	+3.1	+0.8	40.90	36.09	Schlmbrg	39.42	+2.30	+31.6	
419.79	380.50	AdobeInc	381.02	-44.04	-32.8	132	100	Denismng	1.21	+1.6	+11.6	16.19	13.88	LibtyEngy	15.63	+1.12	+61.1	74.61	71.83	Schwab	71.89	-1.97	-14.5	
97.60	90.90	AMD	91.18	-4.77	-36.6	35.29	33.59	Dentsply	33.61	-2.17	-39.8	33.97	27.54	Livent	32.89	+4.32	+34.9	68.55	62.15	Sea Ltd	63.82	-3.85	-71.5	
.80	5.00	AegleaBio	.52	-3.99	-86.1	3.65	3.1	DeskMpt	3.38	+1.3	+17.1	2.21	1.98	Lordstwrn	2.06	+1.5	+30.9	29.47	25.98	Shopyly s	27.76	+1.38	+5.0	
4.66	4.45	Aegon	4.47	-1.7	-9.5	8.48	8.09	DeustchBk	8.11	-4.2	-35.7	212.63	200.94	Lowe's	200.99	-10.37	-22.2	34.71	31.90	Shopyly s	32.42	-1.78	-5.0	
15.21	10.78	AeriePhm	15.09	+4.10	+115.0	74.87	65.51	DevonE	72.77	+4.26	+62.5	110.9	107.0	LumenTch	107.6	-3.0	-14.3	26.45	22.47	SixFlam	24.06	+2.5	+43.5	
31.78	24.05	AffirmHld	24.57	-6.35	-75.6	88.88	82.73	DexCom s	84.49	-6.2	-37.1	9.39	8.37	LuminTc A	8.71	-7.9	-48.5	1.64	1.40	Skilz	1.42	-2.2	-2.8	
3.04	2.65	Agenus	2.67	-1.2	-17.1	139.10	125.26	DiambkEn	133.93	+3.54	+24.2	15.49	14.95	95.91	DicksSptg	106.74	-4.31	-7.2	1.58	1.25	SNDR	1.26	-3.6	-46.4
22.55	20.18	agilon	21.18	+4.7	+21.6	22.17	19.29	DigitBrdg rs	19.41	-2.03	-5.1	18.90	17.32	DishNetw h	17.61	-7.8	-45.7	11.35	10.54	SnapiAc	10.67	-8.9	-77.3	
44.24	42.88	Agnico g	43.56	-1.6	-18.0	118.37	113.89	Disney	114.07	-6.07	-26.4	118.37	113.89	Disney	114.07	-6.07	-26.4	3.09	2.61	SNDR	2.95	+0.5	+9.0	
118.27	109.97	Airbnb A	112.82	-1.94	-32.2	29.69	24.24	DLocal A	26.10	-2.60	-26.6	12.60	11.11	DynavoxT	11.30	-8.7	-19.7	205.66	147.73	Snowflake	197.71	+43.77	+61.6	
.41	.35	AkebiaTher	.38	-0.1	-83.4	64.67	57.42	DocuSign	58.02	-7.90	-61.9	4.05	3.71	MannKd	3.73	-1.9	-14.6	6.89	6.01	SoFTech	6.18	-1.5	-60.9	
.14	.12	Akema	.13	-0.1	-92.7	168.77	137.85	DollarTree	136.70	-28.98	-1.3	18.36	17.70	Manulife g	17.83	-4.9	-6.5	16.19	15.23	Sonos	15.31	-8.9	-48.6	
8.02	7.40	AlamosGld	7.59	+0.4	-1.3	65.63	63.07	DomEng	63.08	-2.54	-5.8	14.38	11.25	MarathnDig	11.95	-1.83	-77.7	2.21	1.69	SorrentoTh	2.05	+1.9	-55.9	
2.89	1.62	AluanosH	2.68	+8.8	+145.9	65.90	60.90	DoorDash	61.66	-3.33	-58.6	26.83	26.83	MarathnO	26.16	+1.07	+59.3	80.04	78.14	SouthCo	78.20	-1.96	-14.4	
58.24	49.06	Alcoa Cp	55.84	+8.3	-6.3	56.37	53.70	Dow Inc	54.46	-10.3	-4.0	106.80	98.55	MarathPt	104.34	+3.89	+63.1	38.86	36.93	SwstnAir	37.53	-3.5	-12.4	
.12	.10	AllenaPh	.10	-0.1	-82.5	61.20	57.90	DuPont	57.82	-2.66	-28.4	2.28	1.73	MarinSt rs	1.89	+0.9	+9.1	1.39	7.48	SwstnEng	7.64	+2.0	+63.9	
36.20	34.12	AllyFnd	34.39	-0.77	-27.8	113.28	108.61	DukeEng	108.73	-4.51	-3.7	7.94	7.20	Marqeta	7.31	-2.5	-57.4	11.78	8.30	Spunk	94.42	-14.80	-18.4	
117.78	111.22	Alphab C s	111.30	-6.82	-23.1	12.23	11.11	DynavaxT	11.30	-8.7	-19.7	55.22	49.98	MarvellTch	50.17	-2.97	-42.7	6.88	6.53	SpottSilv	6.59	-0.2	-17.8	
116.72	110.19	Alphab A s	110.34	-6.87	-23.8	47.21	44.51	eBay	44.53	-2.54	-33.0	35100	331.70	MasterCrd	331.96	-22.32	-7.6	75.52	68.76	Square	68.87	-5.49	-57.4	
16.68	9.74	Allice	10.13	-5.2	-37.4	127.47	115.68	EOG Rescs	124.57	+5.82	+40.0	61.91	57.17	Match	57.87	-4.00	-56.2	26.25	21.37	StarBulk	21.53	-1.81	-5.0	
46.61	45.13	Altria	45.88	+4.1	-3.2	51.73	47.14	EQT Corp	49.67	+1.97	+12.7	4.87	4.53	MatterPrp A	4.62	-2.5	-77.6	87.99	83.96	Starbucks	84.06	-2.86	-28.1	
137.83	130.50	Amazon s	130.75	-7.48	-21.6	2.88	1.85	EARG	1.89	-5.2	-62.9	15.95	14.93	MedProp	14.97	-9.8	-36.6	14.20	13.60	Stellantis	13.61	-9.2	-27.5	
12.98	12.27	Amarc	12.42	-0.6	+3.4	98.22	91.08	EdwLSci	91.24	-7.31	-29.6	94.97	88.42	Medtrnc	89.43	-5.57	-13.6	15.71	13.61	Stem Inc	14.63	+0.2	-22.9	
14.54	13.59	AmAirlines	13.74	-4.3	-23.5	5.19	4.58	Exb8 Inc	4.82	-2.5	-71.2	92.22	89.07	Merck	89.26	-2.82	+16.5	6.46	5.40	StitchFix	5.54	-1.13	-70.7	
13.02	11.75	EAGameOut	11.80	-1.28	-53.4	1730	15.37	ElancoAn	15.38	-20.9	-45.8	89	7.8	MetaMat	8.2	-0.5	-65.8	10.24	8.50	SuncorC	9.60	+5.4	+3.1	
63.59	156.29	AmExp	157.31	-4.93	-3.8	13.55	12.53	ElectArts	13.21	+1.69	+2.8	170.92	159.77	Meta Plt	161.78	-6.18	-11.8	35.28	31.74	Suncor g	34.31	+1.69	+37.1	
55.62	52.95	AmnITGrp	53.00	-3.10	-6.8	325.77	313.87	EllieLily	315.56	-7.21	+11.2	67.83	65.24	MeLille	65.68	-1.71	-5.1	2.10	1.15	SunLink	1.56	+3.7	+13.1	
20.20	13	AmVirtCl	15	-0.2	-94.0	44.55	42.72	Enbridge	43.57	+2.9	+14.5	70.70	65.92	Microch s	65.96	-4.88	-24.2	26.60	23.55	SunPower	25.08	-1.2	-20.1	
251.23	240.45	Amgen	240.65	-10.5	+7.0	39	2.8	Endo Int l	.29	-1.1	-92.2	61.27	57.92	MicroTn	57.53	-2.88	-38.1	35.75	30.07	Sunrun	33.35	+5.8	-2.8	
12.96	11.23	AmicusTh	11.30	-1.55	-2.2	7.65	5.58	EnPh Int grs	7.04	+1.13	-7.7	10.90	3.10	Minerva rs	10.33									

Using technology to sequester carbon



Diego Saez Gil
Co-founder
Pachama

Diego Sae Gil co-founded climate technology startup Pachama in 2018 at a time when big corporations in Silicon Valley and elsewhere were looking for ways to offset their carbon emissions through forest conservation.

Saez Gil grew up near the Yungas forest region of northwest Argentina. His longtime interest in South America's wilderness was rekindled on a visit to the Amazon, where he witnessed the scale of deforestation.

He spoke recently to The Associated Press about how the San Francisco-based company uses satellite imagery, drones and artificial intelligence to analyze forest canopies, with a mission to help verify that corporate-funded restoration projects are working as promised to sequester carbon

Could you describe a specific project?
There is an incredible project (sponsored by e-commerce company MercadoLibre) we helped start in the Atlantic forest of Brazil. It's reforesting corridors for wildlife, connecting patches of forest, allowing endangered species to go from one part to the other, which will help some of these endangered species to rebound. This is an area that used to be fully covered by forest and starting in the '70s it was heavily deforested by agriculture.

Who are your customers?
We work with a lot of Fortune 500 companies that generally have a comprehensive climate action plan. That

starts with measuring their emissions, reducing their emissions as much as they can, and finally, they decide to invest in removing carbon by investing in projects that help them reduce the difficult-to-abate emissions. Some of our customers include Shopify, Salesforce, Amazon, Airbnb, Netflix, Flexport. We've resonated with technology companies that understand the technologies we're building. But clearly, the intention is that every company should take responsibility for their carbon footprint.

What about concerns these credits are an excuse for polluters to keep polluting?
Some bad players in the past have taken on the bad practice of buying a few carbon offsets, putting an ad on social

media of a few trees being planted, using it as a way to hide the fact that they're actually not doing anything about changing their business. I'm thinking oil and gas companies. We should avoid and expose greenwashing efforts. That being said, I strongly believe that the transition away from fossil fuels is a multi-decade transition. We absolutely need all corporations to invest heavily now in projects that will remove carbon and avoid carbon emissions. We are focused on conserving tropical forests and reforesting native forests around the world. These are things that must be done today. If we wait two decades, it's going to be too late.

Interviewed by Matt O'Brien. Edited for clarity and length.

Weekly Mutual Funds

30 Best Funds One Month

FUND	TICKER	PCT RETURN				MIN INIT INVST
		1WK	1MO	1YR	5YR*	
ProFunds UltLtnAmrInrv	UBPIX	2.1	28.1	-4.8	-13.7	15000
ProFunds UltSciOilGasInrv	ENPIX	7.7	22.0	126.5	8.3	15000
Deutsche LtnAmrcEqS	SLAFX	1.4	16.6	-3.2	7.6	2500
Rydex EngyInrv	RYEIX	4.0	16.6	72.5	7.2	2500
InvSvcs InvntvGrStkInvs	SCATX	-2.5	16.5	-4.77	13.7	100k+
ProFunds UltSmCplnrv	UAPIX	-3.8	16.1	-28.3	6.1	15000
PGIM Investments JenNatResA m	PGNAX	3.9	15.7	35.7	11.5	1000
T. Rowe Price LatinAmerica	PRLAX	1.0	15.5	-9.3	-1.4	2500
Williston BsnMdnrAmrStkA m	ICPAX	3.1	15.3	46.4	4.7	1000
INVESCO EngyA m	INENX	5.0	15.1	82.3	7.3	1000
DELAWARE IvyNatrIResA m	IGNAX	3.3	14.4	33.5	5.7	1000
ProFunds BsmTrUltrSclnrv	BMPIX	0.7	14.3	-2.7	9.2	15000
Berkshire Foc d	BFQOC	-1.8	14.0	-49.6	10.2	5000
Fidelity Advisor EnergyI	FANIX	4.5	14.0	87.2	10.5	NA
Fidelity Select Energy	FSENX	4.5	14.0	87.2	10.5	NA
Vanguard EngyAdmrl	VENAX	4.2	13.9	81.3	10.6	100k+
Fidelity LatinAmerica	FLATX	1.9	13.8	-3.2	-2.1	NA
Hennessy CrnrstnMC30Inrv b	HFMDX	-0.3	13.8	7.6	11.7	2500
ProFunds UltMidCplnrv	UMPIX	-3.5	13.6	-16.0	10.5	15000
Fidelity Select NaturalRes	FNARX	4.3	13.3	51.4	10.0	NA
Fidelity GblCmntyStk	FFGCX	4.1	13.1	33.9	13.6	NA
ProFunds UltNASDAQ100Inrv	UOPIX	-5.5	12.7	-33.9	27.1	15000
BlackRock NatriResTrInstl	MAGR	3.9	12.5	26.0	10.7	100k+
Morgan Stanley InsDiscyA m	MACGX	-1.5	12.5	-55.0	13.4	1000
INVESCO MLPAlpHaPlusA m	MLPLX	1.9	12.3	54.0	2.6	1000
ProFunds IntUltraSclnrv	INPIX	-5.4	12.3	-56.4	8.1	15000
Guinness Atkinson GblEngy	GAGEX	3.9	12.2	49.8	5.2	5000
Morgan Stanley InsInGrI	MSEQX	-1.9	12.2	-53.9	10.9	100k+
Royce SmIrcCoGrSvrc m	RYVPX	-1.7	12.2	-27.0	7.9	2000
FrankTemp NatriResA m	FRNAX	3.2	11.8	41.4	5.4	1000

30 Best Funds One Year

FUND	TICKER	PCT RETURN				MIN INIT INVST
		1WK	1MO	1YR	5YR*	
ProFunds UltSciOilGasInrv	ENPIX	7.7	22.0	126.5	8.3	15000
Fidelity Select Energy	FSENX	4.5	14.0	87.2	10.5	NA
Fidelity Advisor EnergyI	FANIX	4.5	14.0	86.2	10.5	NA
INVESCO EngyA m	INENX	5.0	15.1	82.3	7.3	1000
Vanguard EngyAdmrl	VENAX	4.2	13.9	81.3	10.6	100k+
DELAWARE ClimateSolA m	IEYAX	-0.4	9.7	73.4	1.9	1000
Rydex EngyInrv	RYEIX	4.0	16.6	72.5	7.2	2500
BlackRock AICpEngyRslrvA m	BACAX	3.6	11.1	64.4	8.3	1000
INVESCO MLPAlpHaPlusA m	MLPLX	1.9	12.3	54.0	2.6	1000
Fidelity Select NaturalRes	FNARX	4.3	13.3	51.4	10.0	NA
Guinness Atkinson GblEngy	GAGEX	3.9	12.2	49.8	5.2	5000
Williston BsnMdnrAmrStkA m	ICPAX	3.1	15.3	46.4	4.7	1000
FrankTemp NatriResA m	FRNAX	3.2	11.8	41.4	5.4	1000
IMCO CmtPisStrIs	PCPIX	1.7	3.3	39.1	15.1	100k+
INVESCO MLPAlpHaA m	MLPAX	1.6	9.5	38.2	4.1	1000
AQR MgdFtsStrat	AOPIX	2.3	1.2	35.8	5.0	100k+
PGIM Investments JenNatResA m	PGNAX	3.9	15.7	35.7	11.5	1000
Vanguard EngyAdmrl	VGELX	1.5	10.7	34.8	3.2	50000
Fidelity GblCmntyStk	FFGCX	4.1	13.1	33.9	13.6	NA
DELAWARE IvyNatrIResA m	IGNAX	3.3	14.4	33.5	5.7	1000
Advisory Research MLPEngyIncl	INFIX	1.6	9.4	33.4	6.4	100k+
INVESCO MLPSeI40Y	MLPTX	1.3	8.3	32.9	4.6	1000
INVESCO MLPInclA m	MLPDX	1.7	8.3	32.8	7.0	1000
Credit Suisse CmtlyRetStratI	CRSOX	1.9	4.6	32.7	9.0	100k+
Fidelity CmtlyStrat	FCSSX	2.0	4.7	31.2	9.4	NA
PIMCO CmtlyRIIRtStrIs	PCRIX	2.3	5.6	30.9	11.5	100k+
AQR RkBalCmtdsStrI	ARPIX	2.1	6.5	29.5	14.1	100k+
ProFunds RsngrRtsOpplnrv	RRPIX	2.5	4.8	29.3	-3.4	15000
BlackRock NatriResTrInstl	MAGR	3.9	12.5	26.0	10.7	100k+
Rydex IvGblBdStrInrv	RYJUX	-0.5	3.3	24.1	-1.8	2500

30 Biggest Funds

FUND	ASSETS (in billions)	TICKER	PCT RETURN				
			1WK	1MO	1YR	RANK	5YR*
Vanguard 500 Index Admiral	\$395	VFIAX	-4.0	3.7	-7.9	12.6	12.6
Vanguard Total Stock Instl	295	VTSAX	-3.8	4.0	-3.0	12.1	12.1
Vanguard Total Intl Stock Idx	164	VGTSX	-1.9	0.7	-17.3	2.1	2.1
Vanguard Instl Index Plus	151	VIIIX	-4.0	3.7	-7.9	12.6	12.6
American Growth Fd of America	108	AGTHX	-3.4	5.2	-20.6	11.5	11.5
Vanguard Institutional Index	106	VINIX	-4.0	3.7	-7.9	12.6	12.6
American Balanced	95	ABALX	-2.1	1.3	-7.3	11.2	11.2
Fidelity Contrafund	94	FNCTX	-3.8	4.3	-20.1	12.2	12.2
Dodge & Cox Stock	85	DODGX	-3.3	2.4	-5.2	10.9	10.9
American Income Fd of America	78	AMECX	-1.8	1.5	-2.7	11.6	11.6
American Washington Mutual	71	AWSHX	-3.0	2.3	-1.7	11.0	11.0
American Investment Co. Amer	67	AIVSX	-3.3	3.6	-9.5	9.4	9.4
American Capital Income Bldr	62	CAIBX	-2.0	0.7	-4.5	9.3	9.3
American Fundamental Investor	58	ANCFX	-3.2	3.1	-1.4	11.0	11.0
American New Perspective	52	ANWPX	-3.3	2.5	-20.4	9.6	9.6
American CapWorld Growth/Inc	49	CWIGX	-2.7	2.5	-15.7	5.7	5.7
PIMCO Total Return Instl	48	PTTRX	-0.3	-0.9	-11.4	0.7	0.7
Vanguard Windsor II Admiral	41	VWNAX	-3.7	2.8	-7.0	11.1	11.1
Dodge & Cox International Stock	40	DDFX	-0.8	0.6	-9.3	11.3	11.3
Fidelity Blue Chip Growth	36	FBCGX	-4.1	7.1	-25.7	16.3	16.3
Fidelity Growth Company	36	FDGRX	-4.0	6.9	-23.5	17.6	17.6
FrankTemp Income	33	FKINX	-1.7	0.9	-1.0	5.5	5.5
American AMCAP	33	AMCPX	-4.1	3.4	-20.4	9.3	9.3
Fidelity Balanced	32	FBALX	-2.8	2.1	-10.3	9.5	9.5
American SmallCap World	26	SMCWX	-2.6	3.0	-29.4	7.4	7.4
American Bond Fund of America	26	ABNDX	-0.3	-0.7	-9.9	11.3	11.3
Fidelity Magellan	25	FMAGX	-4.8	3.2	-14.5	12.4	12.4
Fidelity Low-Priced Stock	24	FLPSX	-2.3	2.5	-4.9	8.9	8.9
Fidelity Puritan	24	FEURX	-2.2	2.0	-10.1	8.9	8.9
American EuropePacific Growth	20	APGX	-2.2	0.8	-26.7	2.2	2.2

Mutual fund listings

For the week ending Friday, August 26, 2022

FUND	NAV	WKLY CHG	%RETN/RANK		FUND	NAV	WKLY CHG	%RETN/RANK		FUND	NAV	WKLY CHG	%RETN/RANK		FUND	NAV	WKLY CHG	%RETN/RANK	
			1-YR	3-YR				1-YR	3-YR				1-YR	3-YR				1-YR	3-YR
AB					IntlCorEqInvs	13.17	-35	-16.4/A	+5.2/A	Overseas	49.44	-23.3	-25.3/C	+4.0/C	ShrtDurlncI	3.92	-0.1	-3.8/A	+5.5/B
DiversMunicipal	13.76	-0.6	-6.0/E	-2/C	IntlRIBstSclns	3.84	-11	-18.3/B	-3.6/E	Puritan	23.21	-5.3	-10.1/C	+9.8/A	MFS				
GlbBdAdV	7.44	-0.4	-9.7/B	-1.7/B	IntlSmColnstl	17.28	-46	-20.6/B	+5.1/C	PuritanK	21.99	-5.3	-10.0/C	+9.9/A	GrA m	135.79	-72.6	-22.0/C	+10.0/D
LgCpGrAdV	67.25	-3.56	-19.6/B	+13.6/B	IntlSmCpVallns	18.05	-38	-14.1/B	+5.3/A	RealEstInrv	45.90	-17.7	-5.3/B	+4.5/D	GrAlcA m	22.35	-6.4	-10.3	+8.3
AMG	75.49	-3.99	-19.3/C	+13.9/B	IntlVallnst	17.04	-33	-6.8/A	+6.5/A	SmCpOpps	12.69	-4.1	-8.5/C	+11.3/C	GrI	146.83	-78.4	-21.8/C	+10.3/D
LgCpGrAdV					IntlVallnst	11.39	-0.6	-10.5/A	-2.0/D	TotalBond	9.78	-0.4	-10.4/B	-4/A	InstlIntEq	27.13	-9.1	-15.9/A	+5.3/A
Act	22.25	-4.9	-5.6/E	+11.0/C	IntlVallnst	22.49	-6.3	-15.8/A	+4.7/B	TllMktIdxlnsPrrm	113.51	-4.51	-10.3/C	+13.3/B	IntlDvrstCnA m	19.95	-5.5	-17.9	+4.8
YacktmanI					OneYearFlnstI	10.10	-0.1	-1.6/D	-1/E	USLgCpVallnst	10.65	-0.4	-10.5/B	-1.6/C	MAInvsGrStkA m	35.82	-1.81	-10.8/A	+13.5/B
Foclnst d	54.08	-2.89	-15.2/B	+8.5/E	RstSecInstl	43.86	-1.77	-4.9/B	+5.4/C	Value	13.85	-3.9	+3/B	+17.9/A	MAInvsTrustA m	34.96	-1.66	-10.5/D	+11.2/D
FocRetal m	52.30	-2.80	-15.4/B	+8.2/E	ShrtTmExQtyI	10.31	-0.3	-5.5/D	-9/E	Fidelity Advisor					MidCpGrI	24.80	-1.02	-23.9/C	+7.2/D
AllSPRC					TwrYrGblFlns	9.62	-0.1	-3.1/A	-5/A	GrowthOppsI	112.73	-2.91	-31.0/E	+14.7/A	MidCpGrI	29.76	-1.01	-10.0/C	+12.5/B
SPMCPVallns	47.19	-1.40	+5/B	+12.0/B	USCoEqIInstl	31.80	-1.17	-6.6/B	+14.1/A	NewsA m	30.65	-1.14	-20.2/C	+9.1/D	MidAlcA m	18.68	-4.3	-9.9	+6.3
American Century					USCoEqIInstl	28.88	-1.06	-6.2/A	+14.4/A	NewsIntl	31.87	-1.19	-9.9/C	+9.3/D	Rsrchl	53.53	-2.36	-10.3/D	+11.5/D
EquIncl	9.34	-2.6	-1.2/B	+7.6/E	USLgCpVallnst	28.93	-1.21	-7.9/B	+13.9/A	StgIncl	11.29	-0.6	-9.9/C	+1.2/B	TlRetA m	19.27	-4.5	-7.7/B	+6.7/C
EquInclrv	9.32	-2.7	-1.4/B	+7.4/E	USLgCpVallnst	27.98	-1.2	-7.0/C	+11.1/C	StgIncl	11.29	-0.6	-9.0/C	+1.1/B	ValA m	49.43	-1.8	-4.3/D	+9.9/D
GrInrv	40.47	-2.00	-18.3/B	+13.9/B	USMrcCpInstl	42.28	-1.09	-3.0/D	+11.0/C	TotalBondI	9.77	-0.3	-10.3/B	-4/A	ValI	49.75	-1.82	-4.0/D	+10.2/D
Heritag																			