

4 alternatives if you don't qualify for a personal loan

By Annie Millerbernd
NerdWallet

Personal loans provide fast, unsecured funds that can pay for anything from home repairs to medical emergencies. Instead of requiring collateral like a house or car, many lenders prefer applicants with strong credit and high incomes.

But what if you don't meet the requirements? People who don't qualify for a personal loan have alternatives to high-interest, predatory lenders. These options can help cover an income gap, but each comes with pros and cons.

1. TRY NON-BORROWING OPTIONS

See if you can come up with the money by making room in your budget and pulling in some extra cash, says Tania Brown, an Atlanta-area certified financial planner and financial coach. Review your budget for any expenses you can cut, even temporarily, like dinners out or streaming services.

To save on existing bills, ask billing companies, creditors or doctor's offices if they offer interest-free payment plans, she says.

Finally, couple pared-down expenses with extra income from a side gig like ride-booking or selling things you no longer need, Brown says.

2. BORROW FROM A FAMILY MEMBER

If you're comfortable asking a family member for money, that could be one of your cheapest borrowing options. It doesn't involve a credit check or credit reporting, but it may take extra planning.

Bring a "game plan" that includes a loan amount, interest rate and repayment term when you broach the subject to take the guesswork out of the decision, Brown says.



For a small loan, an informal loan document between you and the lender could be enough. Larger loans may require a formal agreement.

Ideally, an attorney will draft a formal loan document that you both sign, says Philip Mock, a CFP based in Tulsa, Oklahoma. You may have to pay a fee for the attorney's time.

Family loans may come with tax implications, Mock says, so do your research when you're drafting the loan agreement. For larger loans or more complex questions, consult a tax professional.

3. SPLIT UP A BIG PURCHASE

A "buy now, pay later" payment plan may ease the stress of a large purchase by splitting it into multiple smaller payments.

BNPL is fast and easy because there's no hard credit check or long application process, says Kristian Brennon, an accredited financial

counselor based in Kansas City, Missouri.

Because BNPL providers automatically withdraw the installment payments directly from your account, she recommends setting payment due date reminders and ensuring your account won't be overdrawn.

4. GET A CASH ADVANCE

Cash advance apps like Earnin and Dave provide a quick influx of a few hundred dollars with no credit check and lower fees than payday loans. But like payday lenders, these apps require access to a user's bank account in order to withdraw the repayment on their next payday.

Though convenient, apps should be used sparingly because they can be tricky to budget around, Brown says. The amount you borrow today will leave a hole that size in your next paycheck, so she recommends

anticipating that gap before borrowing.

5. BUILD SAVINGS OVER TIME

Savings is the interest-free way to pay for emergencies and discretionary expenses. Mock recommends having three to six months' worth of expenses saved, but having even a few hundred dollars in savings will help cover most unexpected expenses.

If you need help building your savings each month, Brennon recommends finding professional help through the Association for Financial Counseling and Planning Education. It's offering free counseling services to the public through mid-December.

List your expenses to come — like Halloween costumes and holiday gifts — and budget for them ahead of time, Brown says. That way, your savings can be reserved for unexpected expenses or income gaps.

For the week ending Friday, September 30, 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
A-B-C					
7.82	7.37	ADT Inc	7.49	-21	-10.9
24.21	22.10	AES Corp	22.60	-16.9	-7.0
10.45	8.39	AGNC Inv	8.42	-1.88	-4.0
7.97	6.81	AMC Ent	6.97	-1.02	-74.4
5.30	4.99	ASIS Tech	4.99	-30	-36.1
16.03	15.34	AT&T Inc	15.34	-4.9	-37.6
100.73	96.67	AbbottLab	96.76	-3.92	-31.2
145.54	134.09	AbbVie	134.21	-8.65	-9
264.05	254.27	Accenture	257.30	-6.68	-37.9
75.72	74.22	ActivBliz	74.34	-61	-117
4.12	2.71	ADITX rs	3.39	+73	87.4
2.61	2.24	AdmaBio	2.43	+0.8	+72.3
288.90	274.73	AdobeInc	275.20	-9.36	-51.5
68.80	62.83	AMD	63.36	-4.60	-56.0
4.19	3.91	Aegion	3.96	-2.2	-19.8
20.99	18.50	AffirmHld	18.76	-5.2	-81.3
2.23	1.95	Agenu	2.05	-0.8	-36.3
43.24	36.69	Agnico g	42.23	+3.16	-20.5
111.13	101.56	Airbnb A	105.04	+3.29	-36.9
.11	.09	Akerna	.09	-0.1	-94.9
7.60	6.35	AlamosGld	7.41	+6.8	-3.6
2.32	1.69	Alauons h	1.72	-0.1	-57.8
25.65	24.34	Alberstns	24.86	+0.3	-17.7
37.55	35.55	Alcoa Cp	35.65	-8.5	-43.5
12.41	10.90	AlgonqPw	10.91	-1.40	-24.5
6.48	5.05	Alikacos	6.12	+8.7	37.5
30.05	27.77	AllyFndcl	27.83	-2.02	-41.1
101.40	95.56	Alphab A s	96.15	-3.02	-33.5
100.70	95.56	Alphab A s	95.65	-3.09	-34.0
6.84	5.52	Altice	5.83	-95	-64.0
42.33	40.35	Altria	40.38	-13.0	-14.8
118.70	112.84	Amazon s	113.00	-7.8	-32.2
11.03	10.56	Amarco	10.73	-2.5	-10.7
12.80	11.85	AmAirlines	12.04	-1.7	-33.0
10.49	9.63	EAgleOut	9.73	-5.1	-61.6
97.82	86.08	AEP	86.45	-11.29	-2.8
141.29	134.62	AmExp	134.41	-5.35	-17.5
50.02	47.05	AmIntlGrp	47.48	-2.29	-16.5
39.18	AmVirtCl	.20	-1.4	-91.7	
231.87	22.02	Amgen	22.50	-1.57	-4.2
.08	.06	AmplioPhm	.06	-0.1	-89.3
3.42	2.86	Ampyr	2.86	-1.2	-46.0
145.95	139.24	AnalystDev	139.34	-2.58	-20.7
14.09	12.06	AngloAdq	13.82	+1.66	-34.1
9.36	8.80	AnteroMid	9.18	-1.1	-5.2
31.17	28.99	AnteroRes	30.53	-2.0	-74.5
35.07	31.83	APA Corp	34.19	+1.32	27.1
156.47	138.00	Apple Inc	138.20	-12.23	-22.2
84.40	81.53	ApplMat	81.93	-2.36	-47.9
1.27	1.04	AquestRT	1.17	-0.8	-69.9
12.91	11.44	ArborRT	11.50	-1.41	-37.2
20.63	19.25	ArchMed	19.91	-4.2	-37.4
83.39	80.16	ArchDan	80.45	-1.20	-19.0
17.63	16.73	AresCap	16.88	-6.6	-20.3
6.05	4.73	ArmourR	4.87	-1.14	-50.4
.92	.76	Arnival	.81	-0.5	-89.1
24.27	19.96	Asana A	22.23	+1.57	-70.2
.70	.60	AstrSpzA	.61	-0.4	-91.2
55.72	52.65	AstraZen	54.84	+2.6	-5.9
2.16	1.19	Alerian	1.24	-6.5	-69.8
1.31	1.15	AltasCp	1.22	-3.8	-20.0
9.35	8.20	AuroraCt	8.26	-3.6	-77.4
92.46	91.19	Avallara	91.80	-3.0	-28.9
20.88	19.59	Avantor	19.60	-1.00	-53.5
1.73	1.28	AvayaHl	1.59	+1.2	-92.0
12.31	3.48	AveThera rs	10.08	+5.58	-26.0
22.43	20.95	Axalta	21.06	-1.24	-36.4
3.26	2.81	B2Gold g	3.22	+2.4	-18.1
3.65	3.14	BGC Phrs	3.14	-5.1	-32.5
21.53	20.42	BakHugh	20.96	-1.7	-12.9
49.90	46.96	BallCorp	48.32	-8.2	-49.8
6.85	6.02	BallardPw	6.12	-3.1	-51.3
31.82	30.17	BkolAm	30.20	-1.53	-32.1
40.28	38.30	BKNYMel	38.52	-1.65	-33.7
50.39	47.53	BKNova g	47.57	-3.37	-32.9
15.74	13.97	BarrickGld	15.50	+1.02	-18.4
36.54	31.91	BathBody	32.60	-3.11	-53.3
7.72	6.79	BauschHl	6.89	-1.5	-75.0
55.98	53.78	Baxter	53.86	-1.55	-37.3
7.15	6.50	BedBath	6.50	-5.8	-58.2
273.60	261.55	BerkH B	267.02	-7.5	-10.7
69.75	62.42	BesciBuy	63.34	-5.44	-37.3
16.10	14.12	BeyondMtl	14.17	-1.52	-78.8
4.23	2.02	BioAffly n	2.91	+8.0	-64.9
283.44	194.63	Biogen	267.00	+6.22	+11.3
1.98	1.77	Bionano	1.83	-0.3	-88.8
.22	.18	BitNile	.18	-0.1	-34.6
5.23	4.68	BlackBerry	4.70	-3.7	-49.7
86.35	81.66	BlackRock	83.70	+2.0	-35.3
27.05	23.33	BklnstMtg	23.34	-3.06	-23.8
6.29	4.32	BlueApr	5.78	+1.34	-11.1
9.91	9.18	BlueOwl A	9.23	-5.4	-38.1
6.57	5.14	BlueBioA	6.33	+1.7	-36.6
133.89	120.99	Boeing	121.08	-10.8	-39.9
39.99	37.74	BostonSci	38.78	-1.7	-8.8
17.61	16.69	BrMysq	17.09	+3.8	-24.0
28.96	17.62	BrnsmPwr	18.47	-6.6	-27.3
473.35	443.64	Broadcom	444.81	-2.67	-33.3
9.35	8.20	BTRS Ctl	8.26	+3.49	+6.8
100.51	90.25	CF Inds	96.25	+2.46	-30.6
15.98	14.64	CNH Indl	11.17	+0.1	-33.8
15.98	14.64	CNH Resc	15.53	+7.5	-12.9
27.79	26.61	CSI	26.64	-1.04	-29.1
6.12	5.56	CTI BioP h	5.82	-1.0	-134.7
99.31	95.27	CVS Health	95.37	-2.98	-7.6
36.95	31.38	CaesHealth	32.26	-3.11	-65.5
27.59	24.47	Cameco g	26.51	+1.22	-21.5
47.46	44.45	CdnNFRs	46.57	-3.3	-10.2
9.07	8.36	CanoHl	8.67	-2.0	-2.7
3.05	2.72	CanopyGr	2.73	-1.1	-68.7
95.66	90.27	CapOne	92.17	-1.61	-36.5
69.60	65.43	CardiHlth	66.68	+1.13	-29.5
86.85	63.61	CarMax	66.02	-13.47	-49.3
9.85	7.01	Carnival	7.03	-1.92	-65.1
37.19	34.95	CarrBio	35.56	-5.5	-34.4
27.68	20.00	Carvana A	20.30	-5.90	-91.2
50.71	40.75	Catalyst	41.82	-6.6	-43.3
13.21	11.80	Catalyst	12.83	-4.9	-89.3
168.48	160.60	Caterpillar	164.08	-1.6	-20.6
15.77	14.44	CenovusE	15.37	-0.8	-25.2
79.53	76.61	Centene	77.81	-9.0	-5.6
31.57	28.07	CenterPt	28.18	-3.38	+1.0
8.62	7.68	CentElecB	8.03	-7.3	-31.9
6.63	5.27	CentAl	5.28	-6.7	-68.1
27.59	27.24	ChangHl	27.49	+1.7	+28.6
15.93	14.38	ChrgPt	14.76	+0.1	-22.5
25.41	23.58	Chemours	24.65	-5.8	-26.5
170.13	147.70	ChemurEn	165.91	+10.73	+63.6
146.14	140.46	Cheriton	143.67	-1.10	-22.4
3.48	3.02	Chewy	3.02	-1.14	-47.9
6.52	4.94	Chimera	5.22	-1.11	-65.4
12.66	11.77	Cinemark	12.11	-1.1	-24.9
41.57	39.96	Cisco	40.00	-6.6	-36.9
44.18	41.61	Citigroup	41.67	-2.59	-31.0
34.95	32.66	CitFncnl	34.36	-0.7	-27.3
10.30	10.34	CitrixCy	10.30	+1.5	+9.8
10.30	9.06	Clarivate	9.39	-8.4	-60.1
14.05	13.02	ClevCliffs	13.47	-2.0	-38.1
2.10	1.69	CloroxHl	1.70	-3.2	-54.3
58.57	55.91	CocaCola	56.02	-2.58	-5.4
3.56	2.65	Cognz	3.42	-6.4	-32.1
59.64	57.42	CognizTch	57.44	-1.41	-35.3
67.74	60.26	Coitbase	64.49	+2.61	-74.4
26.77	25.20	Colerra	26.12	-2.4	-37.5
75.78	70.16	ColpPalm	70.25	-2.58	-

InsiderQ&A

The backlash on data collection



Jeffrey Chester
Executive Director
Center for Digital Democracy

Jeffrey Chester, executive director of the Center for Digital Democracy, has advocated in Washington for privacy protection for 25 years, warning about threats to online privacy. The Associated Press spoke recently with Chester about growing public concern and official action.

The Federal Trade Commission is considering crafting rules to police what it sees as harmful commercial surveillance. In Congress, privacy legislation has moved closer to passage. Do these developments reflect evolving public sentiment?

There's a growing public backlash over the use of our personal information by companies such as Google, Amazon, Meta and TikTok. People are aware that nearly every company they deal with collects data

from and about them. That lucrative information provides the companies' immense revenues.

What's behind the greater awareness and concern?

Helping propel action has been the series of data breaches in which sensitive information has been stolen. And parents are alarmed about data-gathering on their children. There's now greater support for legislation to deliver serious privacy protections.

It has seemed that most people aren't upset over tech companies' use of their data as a commodity, given the platforms' convenience and the fact that they're free. Do you think this attitude may have been changed by healthcare

emerging as a data pool, through tech companies like Amazon buying healthcare companies, for example? Could healthcare data put consumers over the edge on privacy?

I've always believed that once the public learns how its personal health information is being grabbed by online platforms, medical services companies, drugstores and pharmaceutical firms, a backlash would result. Patients rely on the internet to communicate with doctors, research medical conditions and order drugs. Many Americans use connected devices that reveal personal health details. Also fueling concern is the series of mergers and buyouts of medical services companies by Amazon, CVS and others. Despite what a company like Amazon may say about

protecting health privacy, at its core it's a retailer that wants to sell you drugs and medical care along with detergent, music and movies.

What's likely to happen to national privacy legislation if the Republicans capture majorities in the House and Senate in the November elections?

If one or both houses flip to Republican control, it's likely any new privacy legislation would favor the online data industry. Unless there's a compromise, enough Democrats in a closely divided Senate would oppose a bill that doesn't seriously protect consumers — and it would likely fail.

*Interviewed by Marcy Gordon
Edited for clarity and length.*

Weekly Mutual Funds

30 Best Funds One Month

FUND	TICKER	1WK	1MO	1YR	5YR*	MIN INVT
Rydex IvNAS100xStrH b	RYVNX	5.9	23.0	36.5	-35.4	2500
ProFunds UIIShrtNA100Inv	USPIX	6.0	22.7	32.3	-36.4	15000
ProFunds UIIBearInv	URPIX	5.9	20.3	22.3	-25.8	15000
Rydex IvDynSP500H b	RYTPX	5.8	20.1	22.1	-25.3	2500
ProFunds RsngrRtsOppInv	RRPIX	3.6	11.5	41.0	-1.6	15000
Rydex IvNAS100StrInv	RYAIX	3.0	11.4	21.9	-16.7	2500
Leuthold GrizzlyShrt	GRZXX	2.2	10.6	29.4	-15.5	10000
Federated PrudentBearInv	PBRIX	2.9	10.4	11.9	-11.3	1000+
Rydex IvRsrI2000StrH b	RYSHX	0.7	10.0	20.6	-9.4	2500
ProFunds BearInv	BRPIX	2.9	9.9	12.9	-11.9	15000
Rydex IvSP500StrInv	RYURX	2.9	9.9	12.9	-11.4	2500
PIMCO StkPlsShrtI2	PSPLX	2.7	9.6	11.2	-9.7	100k+
Rydex IvGvLnBdStrInv	RYJUX	3.0	9.3	33.9	-0.1	2500
AQR MgdFtsStratl	AQMIX	1.8	5.6	39.8	6.3	100k+
ProFunds RsngrRtsOpp10Inv	RTPIX	1.0	5.3	17.6	-0.1	15000
Absolute Strategies Instl	ASFIX	1.3	4.3	4.1	-1.5	25000
Hussman StratGr d	HSGFX	1.7	3.8	9.1	2.7	1000
ProFunds RsngrUSDollarInv	RDPIX	-0.7	3.2	17.4	3.8	15000
Forester ValN b	FVALX	...	2.9	10.8	2.6	1000
Rydex PrecMetalsInv	RYPMX	8.1	2.3	-17.7	3.1	2500
Vanguard MktNetrInv	VMNFX	2.7	2.1	19.1	1.6	50000
BlackRock TactOppsInstl	PBAIX	-0.2	0.4	-0.4	3.4	100k+
Allspring AdjRtGvlnst	EKIZX	...	0.2	-0.3	1.3	100k+
AmerCent GblGoldInv	BGEIX	5.9	0.2	-20.5	0.4	2500
PIMCO ShrtAsstInvmlns	PAIDX	-0.1	0.2	-0.6	-1.1	100k+
PIMCO ShrtTrmInv	PTSHX	-0.2	0.1	-1.3	1.3	100k+
EuroPac GoldA m	EPGFX	6.4	...	-22.2	-1.2	2500
Midas Funds Midas m	MDSX	5.6	...	-19.7	-4.9	1000
virtus UIIShrtMlnlncls	ATOIX	0.2	0.8	100k+
Abdn SrIxUSGSUBInv	SIGVX	...	-0.1	-1.5	0.8	100k+

30 Best Funds One Year

FUND	TICKER	1WK	1MO	1YR	5YR*	MIN INVT
ProFunds UIISctOilGasInv	ENPIX	2.8	-14.1	63.3	0.8	15000
Fidelity Select Energy	FSEXN	2.9	-10.2	43.9	5.1	NA
Vanguard EngyldxAdmrl	VENAX	2.4	-9.4	43.2	5.6	100k+
Fidelity Advisor EnergyI	FANIX	2.9	-10.2	43.1	5.1	NA
ProFunds RsngrRtsOppInv	RRPIX	3.6	11.5	41.0	-1.6	15000
INVESCO EngyA m	INEXX	2.4	-9.4	40.0	2.0	1000
AQR MgdFtsStratl	AQMIX	1.8	5.6	39.8	6.3	100k+
Rydex IvGvLnBdStrH b	RYVNX	5.9	23.0	36.5	-35.4	2500
Rydex EngyInv	RYEIX	2.7	-10.1	35.6	1.9	2500
DELAWARE ClimateSolA m	IEYAX	-6.3	-14.4	35.1	-4.0	1000
Rydex IvGvLnBdStrInv	RYJUX	3.0	9.3	33.9	-0.1	2500
ProFunds UIIShrtNA100Inv	USPIX	6.0	22.7	32.3	-36.4	15000
Leuthold GrizzlyShrt	GRZXX	2.2	10.6	29.4	-15.3	10000
BlackRock AICPEngyRslvA m	BACAX	1.9	-8.9	29.0	3.4	1000
INVESCO MLPAlphaPlusA m	MLPLX	2.5	-12.4	22.5	-1.7	1000
ProFunds UIIBearInv	URPIX	5.9	20.3	22.3	-25.8	15000
Rydex IvDynSP500H b	RYTPX	5.8	20.1	22.1	-25.3	2500
Rydex IvNAS100StrInv	RYAIX	3.0	11.4	21.9	-16.7	2500
Fidelity Select NaturalRes	FNARX	2.5	-10.5	21.8	4.6	NA
PIMCO CndPtlSStrls	PCLIX	-3.1	-10.4	21.6	12.1	100k+
Guinness Atkinson GblEngy	GAGEX	-0.1	-7.8	21.0	1.4	5000
Rydex IvRsrI2000StrH b	RYSHX	0.7	10.0	20.6	-9.4	2500
AQR RkBalCmndtsStrl	ARCIX	-2.7	-6.9	20.1	12.3	100k+
Vanguard MktNetrInv	VMNFX	2.7	2.1	19.1	1.6	50000
DELAWARE IvyNatrIResA m	IGNAX	-3.1	-10.9	17.8	1.4	1000
Kinetics SmtCplOppsNLD d	KSCOX	3.6	-4.9	17.8	18.1	2500
ProFunds RsngrRtsOpp10Inv	RTPIX	1.0	5.3	17.6	-0.1	15000
ProFunds RsngrUSDollarInv	RDPIX	-0.7	3.2	17.4	3.8	15000
Williston BsnMdnRAmrStkA m	ICPAX	2.1	-11.3	17.4	-0.6	1000
INVESCO MLPAlphaA m	MLPAX	2.0	-8.9	17.0	0.9	1000

30 Biggest Funds

FUND	ASSETS (in billions)	TICKER	1WK	1MO	1YR	PCT RETURN RANK	5YR*
Vanguard 500 Index Admiral	\$379	VFIAX	-2.9	-9.2	-15.5	1	9.2
Vanguard Total Stock Instl	284	VTSAX	-2.6	-9.3	-18.0	2	8.5
Vanguard Total Intl Stock Idx	158	VGTSX	-2.0	-10.0	-25.3	3	-0.8
Vanguard Instl Index Plus	142	VIIIX	-2.9	-9.2	-15.5	4	9.2
American Growth Fd of America	104	AGTHX	-1.8	-8.6	-27.8	5	8.2
Vanguard Institutional Index	101	VINIX	-2.9	-9.2	-15.5	6	9.2
American Balanced	92	ABALX	-1.9	-7.1	-13.4	7	4.8
Fidelity Contrafund	90	FCNTX	-1.5	-8.2	-25.2	8	9.1
Dodge & Cox Stock	80	DODGX	-1.6	-9.5	-13.1	9	7.3
American Income Fd of America	76	AMECX	-2.3	-7.0	-9.2	10	4.1
American Washington Mutual	69	AWSHX	-2.4	-7.8	-8.6	11	8.0
American Investment Co. Amer	65	AIVSX	-2.6	-8.7	-17.2	12	6.1
American Capital Income Bldr	60	CAIBX	-2.5	-7.4	-11.0	13	6.1
American Fundamental Investor	56	ANCFX	-2.0	-8.8	-13.3	14	2.1
American New Perspective	49	ANWPX	-1.7	-8.8	-27.0	15	6.6
American CapWorld Growth/Inc	47	CWIGX	-2.0	-8.5	-22.2	16	2.7
PIMCO Total Return Instl	47	PTTRX	-1.2	-4.4	-15.3	17	0.0
Vanguard Windsor II Admiral	40	VWNAX	-2.6	-9.3	-15.0	18	7.7
Dodge & Cox International Stock	38	DODFX	-1.7	-9.0	-17.7	19	1.5
Fidelity Growth Company	35	FDGRX	-2.3	-10.0	-30.8	20	-13.5
Fidelity Blue Chip Growth	35	FBGRX	-2.5	-10.1	-33.2	21	12.4
FrankTemp Income	32	FKINX	-1.8	-5.3	-7.1	22	3.5
American AMCAP	31	AMCPX	-1.8	-8.6	-27.3	23	5.9
Fidelity Balanced	31	FBALX	-2.0	-7.7	-16.9	24	6.9
American SmallCap World	26	SMCWX	-0.9	-8.9	-35.4	25	4.0
American Bond Fund of America	25	ABDSX	-1.1	-4.5	-14.2	26	0.2
Fidelity Low-Priced Stock	24	FLPSX	-1.4	-8.2	-12.5	27	6.1
Fidelity Magellan	23	FMAGX	-2.6	-10.3	-22.7	28	8.4
Fidelity Puritan	23	FPURX	-1.8	-6.9	-15.9	29	6.5
American EuropePacific Growth	19	AEPCX	-0.9	-9.6	-33.1	30	-6.6

* - annualized. NA - not available.

Mutual fund listings

FUND	NAV	WKLY CHG	%RETN/1-YR	RANK 3-YR	FUND	NAV	WKLY CHG	%RETN/1-YR	RANK 3-YR	FUND	NAV	WKLY CHG	%RETN/1-YR	RANK 3-YR	FUND	NAV	WKLY CHG	%RETN/1-YR	RANK 3-YR
AB DiversMunicipal	13.37	-10	-79/E	-8/D	IntlCorEqInvs	11.53	-33	-24.5/E	-4/B	OTCPortfolioK	12.73	-30	-29.5/D	+11.2/A	ShrtDurrncA m	3.83	-02	-6.1/B	-3/B
LgCpBdAdV	7.09	-08	-13.2	-3.3	IntlRFlstScInvs	3.29	-11	-27.0/E	-9.2/E	ShrtDurrncF b	3.83	-02	-6.0/B	-3/B	ShrtDurrncC b	3.83	-02	-6.0/B	-3/B
LgCpGrAdV	59.83	-108	-24.3/B	+8.7/B	IntlSmColnstl	15.13	-39	-28.4/B	-4/C	ShrtDurrncL	3.83	-01	-5.7/B	-2/B	MFS				
AMG	67.18	-121	-24.1/B	+9.0/B	IntlSmCpValIns	15.92	-47	-22.9/B	-4/C	GrA m	119.30	-289	-28.5/D	+5.2/D	GrAlcA m	20.10	-39	-18.8	+3.1
Acc	20.21	-31	-13.0/E	+6.6/B	IntlValInstl	15.06	-51	-17.1/A	+4/A	GrI	129.03	-313	-28.3/D	+5.4/D	GrL	129.03	-313	-28.3/D	+5.4/D
Yacktman	20.21	-31	-13.0/E	+6.6/B	IntlGovtFlIns	10.81	-12	-13.8/D	-3.3/C	IntlIntEq	24.52	-10	-21.7/A	+7/A	GrM	117.77	-34	-12.7/A	+3.0/C
Foclnst d	46.78	-171	-24.6/B	+3.2/E	OneYearFlnstl	10.02	-02	-2.2/D	-4/E	IntlDvrctnA m	17.87	-22	-25.8	-8	GrN	65.11	-164	-35.9/E	+3.5/E
Retail m	45.23	-166	-24.4/B	+2.9/E	LpEstrSecnSt	37.21	-164	-16.2/A	-1.0/C	MalnvsGrStkA m	31.42	-109	-18.0/A	+7.6/C	GrS	65.11	-164	-35.9/E	+3.5/E
Allspring	42.28	-103	-8.9	+6.7	ShTrmExQtyI	10.10	-04	-7.1/C	-1.5/C	MalnvsTruStA m	31.28	-75	-16.9/C	+6.2/D	GrS	65.11	-164	-35.9/E	+3.5/E
SPMCPValIns	42.28	-103	-8.9	+6.7	TWYGrFlIns	9.55	...	-3.7/A	-8/A	MidCpGrVal	22.21	-18	-29.2/C	+3.3/C	GrS	65.11	-164	-35.9/E	+3.5/E
American Century	8.55	-19	-5.7/A	+3.1/E	USCoEqqInstl	28.02	-79	-14.7/B	+8.0/B	MidCpGrVal	26.38	-66	-10.2/B	+5.9/B	GrS	65.11	-164	-35.9/E	+3.5/E
EqInclnv	8.53	-20	-6.0/A	+2.9/E	USCoEqqInstl	25.47	-68	-14.4/B	+8.2/A	MidCpGrVal	16.96	-30	-17.8	+1.9	GrS	65.11	-164	-35.9/E	+3.5/E
GrInv	35.39	-109	-25.5/C	+8.3/B	USLgCpValIll	24.78	-55	-10.9/A	+4.8/C	MidAlcA m	48.01	-107	-16.1/C	+6.7/C	GrS	65.11	-164	-35.9/E	+3.5/E
HeritageInv	17.39	-12	-29.2/C	+5.0/B	USLgCpValInstl	37.44	-84	-11.0/D	+7.7/D	Rsrchl	48.01	-107	-16.1/C	+6.7/C	GrS	65.11	-164	-35.9/E	+3.5/E
MidCpValR6	14.51	-37	-6.7/A	+5.4/C	USMgCpInstl	21.72	-24	-14.6/B	+7.3/A	TlRrA m	44.40	-121	-10.7/D	+4.5/D	GrS	65.11	-164	-35.9/E	+3.5/E
SellInv	83.84	-221	-21.6/B	+10.1/A	USSmCpInstl	36.66	-54	-15.7/B	+7.3/A	ValA m	44.67	-122	-10.5/D	+4.8/D	GrS	65.11	-164	-35.9/E	+3.5/E
UltraInv	59.20	-191	-27.2/C	+11.7/A	USSmCpValInstl	36.64	-67	-9.8/A	+9.9/A	GrS									