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Week 9 Assignment: Developing Your Financial Blog

As we approach the end of this course, we're now going to look back at what we've learned so far and think about how to apply these concepts in our real lives.

These days we learn everything from Google. A quick search often finds the answers to our questions. One of the most prevalent places we look for answers are blogs. Blogs are a quick and fun way to get information.

For this final project, you will create a financial blog post that directly relates to one of the main concepts we learned this term in our Milestones: mortgages, credit cards, and insurance.

Part 1: Looking for inspiration.

Let's first start by looking at three popular blogs, such as: The Financial Samurai, The Mortgage Professor, or The Points Guy.

As you can see, these websites host a variety of resources, podcasts, and videos that engage their readers.

Pick one of these websites. Describe the audience of this post and how the website tailors its writing to engage their readers.

After browsing the blog of The Mortgage Professor, I really like their style. First of all, their blog interface is very clean and tidy, and they start the classification of their articles with the problems people often have about mortgages, so that readers can easily find the content they are interested in when browsing.

Secondly, not only readers who want to browse articles can have clear titles to guide, but they also provide various options for people who want to find content that can help them faster, for example, there is an option on the blog called "Who are you?" there are various options, whether you are buying a house for the first time, or selling a house, or need a loan or mortgage help, you can quickly find the content you want through these options. Also, they provide practical help. In general, the entire blog page is very clean and tidy, it is also very convenient to operate, and the classification is also very user-friendly. Readers can quickly find what they want. And you can directly ask for help through this blog when you need it.

I read some of the articles in it, and I think every reader explained the content of their article very well. They used simpler sentences to let the reader understand the content of the article better and get help from it. And most articles will make a lot of substantive suggestions, and will point out the problems that most people may encounter and propose solutions. Unlike many academic websites, they only tell you the knowledge, but often you need to find the problem and solve it yourself.

Next, what will be the name for your blog? your personal mortgage manager

Who will be your intended audience? For example, newlyweds wanting to buy a house.

Your intended audience: people who want to buy a house, people who have question or problems on their mortgage

How will you tailor your writing to engage your audience? What kinds of themes will you use in your writing? What subjects might your readers be interested in?

I will write this article from the perspective of the reader to find out the problems that most people will encounter. For example, "Should I buy a house?" "Can I afford to buy a house?" "If I need a mortgage, how should I choose?". I think these problems are where my readers will be interested in. Because only to write from their perspective I can understand what they really want to know through my article so that I can better help them solve their problems through the article.

Part 2: Developing Your Blog Post

First, let's find a name for your blog post. Create a catchy-title like "Financial Samurai" that appeals to your audience.

Your Blog Title: your personal mortgage manager

Next, we're going to plan a post for your blog. You *must* choose a topic that relates to one of the concepts we've covered in this course (mortgages, credit cards, insurance). You must also use at *least two formulas/concepts* you've learned in this course. Please identify these below:

Your Post Title: Say no to Mortgage slave

Formulas/Concepts Used in Post: applications of percentages/ the concept of compound interest

Introduction

- Hook: Owning a home is part of the American dream for many Americans. but the high house price to income ratio is making us slaves to the mortgage

Body Paragraph 1: what is Mortgage, what should we know about it, before we apply for it.

Body Paragraph 2: Average house prices have been consistently rising faster than average income in most developed countries.

Body Paragraph 3: why house price keep increasing, who will get benefit from it.

Body Paragraph 4: should we rent a house instead of buy one?

Body Paragraph 5: how to choice wise with the knowledge that we've learn from our class

Conclusion: it is time for us to plan safely and smartly for our future. don't let yourself caught on the endless belt of debt, say no to mortgage slave. it is important for us to understand what's best for ourselves, don't be afraid to learn things that you think it's complicated, be a happy household not a mortgage slave.

- Closing remarks.
- Recapitulation of main idea

References Page (be on its own page please!)

Part 3: References

Finally, a good post normally is connected to some external resources to provide support. It is hard to believe someone who doesn't quote well-regarded facts, except in the case where that person is an expert in their field.

Your paper is required to have *at least* two different references that you cite in your paper. Ideally these references come from authoritative sources, such as: educational institutions, organizations, editorials, or research articles.

The NLU Library is able to assist with identifying articles to research. They can show you how to access and effectively use Academic Search Complete to look for articles from journals and other reputable sources. You can request an appointment with them on their website.

Please identify at least two reputable sources to reference in your blog post. Include the link/permalink to this article, so that you can access it when you write your paper.

Source 1: John Y. Campbell, João F. Cocco, Household Risk Management and Optimal Mortgage Choice, *The Quarterly Journal of Economics*, Volume 118, Issue 4, November 2003, Pages 1449–1494, <https://doi.org/10.1162/003355303322552847>

Link/Permalink:

<https://doi.org/10.1162/003355303322552847>

Source 2: Derek Fidler, Hicham Sabir, The cost of housing is tearing our society apart.

<https://www.weforum.org/agenda/2019/01/why-housing-appreciation-is-killing-housing/>

Link/Permalink:

<https://www.weforum.org/agenda/2019/01/why-housing-appreciation-is-killing-housing/>

Finally, please write your references in APA format below, so that you are prepared to create a reference page for your work. If you are unsure on how to create a reference page, please refer to our APA Guide for further assistance or request an appointment with a writing specialist.

Davos-Klosters, Switzerland, World Economic Forum Annual Meeting, 22—25 January 2019. <https://www.weforum.org/events/world-economic-forum-annual-meeting-2019>

John Y. Campbell, João F. Cocco, Household Risk Management and Optimal Mortgage Choice, *The Quarterly Journal of Economics*, Volume 118, Issue 4, November 2003, Pages 1449–1494, <https://doi.org/10.1162/003355303322552847>

Derek Fidler, Hicham Sabir, The cost of housing is tearing our society apart. <https://www.weforum.org/agenda/2019/01/why-housing-appreciation-is-killing-housing/>
<https://www.weforum.org/agenda/2019/01/why-housing-appreciation-is-killing-housing/>

Tim Iacono, More Housing Charts: Existing-Home Prices vs. Median Income, Interest Rates. Jan. 22, 2009 <https://seekingalpha.com/article/115800-more-housing-charts-existing-home-prices-vs-median-income-interest-rates>



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