

10. Assuming that the Reddings decide to use their savings account to pay down the mortgage so they are able to refinance their current mortgage, calculate the monthly payment for each of the terms below. For purposes of this question, disregard whether the Reddings qualify to refinance their home. Assume they maintain the lender's loan-to-value ratio requirement.
 - a. 15-year loan
 - b. 30-year loan paid over 30 years
 - c. 30-year loan paid over the remaining life of their current mortgage
11. Calculate the total expected savings from the refinancing for each of the three loans mentioned in Question 10.
12. Do they qualify for any of the loans in Question 10 if the bank requires a total housing cost ratio less than 28% and a total debt-to-payments income ratio of 36%?
13. If they do not qualify for any of the loans in Question 10 because the lender counts only \$82,000 of income, what actions should they consider in order to qualify?
14. Calculate the total amount of money needed today to meet Julie's medical needs. Assume that she lives seven years and that the Reddings invest in corporate bonds.
15. How much do the Reddings need to save on a monthly basis beginning at the end of this month toward a down payment in order to purchase their future home for \$300,000? Assume they invest at an interest rate equal to the expected return on the S&P 500 Index and pay all associated taxes out of their current budget.
16. Does the trust fund of \$100,000 belong on the Reddings' Statement of Financial Position?
17. What are the deficiencies in the presentation of the Statement of Financial Position?
18. The Steiners decided to provide additional financial assistance to help with their grandchildren's college education expenses. They planned to elect gift-splitting for any gifts they made, and they wanted to give as much as they could without incurring any gift tax. What was the maximum amount they could have contributed in 2015 and still have met these objectives using Coverdell Education Savings Accounts (ESAs) and Section 529 plans?

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