

2011 INTEREST RATE FORECAST

Borrowers will pay more. Savers will earn more. Find out how experts predict 2011 interest rate trends will affect you and your pocketbook.

Bankrate.com

AUTO LOANS ARE A RARE BRIGHT SPOT FOR BORROWERS, AS COMPETITION SHOULD MAKE IT EASIER TO DRIVE A BARGAIN ON YOUR LOAN TERMS.



AUTO LOANS



CREDIT CARDS

CREDIT CARD RATES COULD RISE, BUT FEES MAY RISE EVEN MORE.

BONDS

THE GOOD NEWS IS ALSO THE BAD NEWS: YIELDS ARE RISING, WHICH MEANS PRICES OF BONDS ARE DECLINING.



HELOCs ARE STABLE FOR NOW, BUT IF THESE HOME EQUITY LINES OF CREDIT MOVE, IT WILL BE UPWARD, GIVING SOME A SHARP STING.



HELOCs



IN 2010, MORTGAGE RATES FELL TO RECORD LOWS THAT MAY NOT RETURN, SO HE WHO HESITATES COULD LOSE.



THE AGONIZING NEAR-ZERO RETURNS FOR **MONEY FUND** ACCOUNTS WILL IMPROVE -- BUT NOT BY MUCH.

HOME LOANS

SAVING

MONEY FUND

SAVINGS ACCOUNT RATES MIGHT RISE A LITTLE, BUT THAT'S A BIT LIKE SAYING YOUR HEADACHE HURTS LESS.

“The Mortgage Bankers Association recently hiked its prediction, and now believe 30-year fixed-rate mortgages will reach 5.5 percent by the end of 2011 and more than 6 percent in 2012.”

