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Top Financial Stories of 2022: Crypto, Student Loan Forgiveness, Inflation and More

Here are the stories that shaped your financial world last year.

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[Miranda Marquit](#) • January 7, 2023



Money Talks News: The Podcast

Top Financial Stories of 2022- Crypto
00:00 / 36:08

TRANSCRIPT

AUTO-SCROLL

00:00
Speaker 1 Hey guys and welcome to money talks news the podcast. You know, this has been a crazy year. Crypto has fallen 70%. The stock market's been horrible bonds have had their worst year since the 17 hundreds we've watched inflation hit levels not seen since Reagan was in the White House. What does all this mean? As we've moved into a new year today, we're gonna take a look at some of the biggest stories of 2022 more importantly how they might impact your pocketbook as we move into 2023.

00:29
Speaker 1 I'm Stacey Johnson. As usual, my co host will be financial journalist, Miranda Market. Hello Miranda.

00:34
Speaker 1 Hey Stacey, let's well, I can't believe it's time for a new year. But let's do this, let's do it. And today we've got a special guest with us to Craig Farentino Certified financial Fiduciary at Craig James Financial Services. Hello Craig

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It's been a wild year. Crypto has fallen 70%. The stock market has been horrible. Bonds have had the worst year since the 1700s! And we've watched inflation hit levels not seen since Reagan was in the White House.

What does this mean as we move into a new year?

Today, we're going to take a look at some of the biggest money stories of 2022 — and how they might impact your pocketbook as we move into 2023.

As usual, host [Stacy Johnson](#) is joined by financial journalist [Miranda Marquit](#). Listening in and sometimes contributing is producer [Aaron Freeman](#). Today's guest is Craig Ferrantino, a certified financial fiduciary at [Craig James Financial Services](#).

Remember, even though we sometimes talk about money and specific investments on this show, don't take them as recommendations. Before investing in anything or making any other money moves, do your own research and make your own decisions.

You can watch this episode below, or if you'd prefer to listen, you can do that with the player at the top of this article or download the episode wherever you get your podcasts:

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Top Financial Stories of 2022 Crypto, Student Loan Forgivene...



We've got the scoop on the biggest financial stories of 2022

If it was a big financial news story in 2022, we talked about it on the podcast or covered it in a post on the Money Talks News website. Our insights can help you figure out the impact events have on your money — and what to do about it.

- [Ready to Try Cryptocurrency? Here's Everything You Need to Know](#)
- [How to Make Money from What's Coming: Web 3.0](#)
- [How to Protect Yourself From the Next Crypto Crash, According to Experts](#)
- [Stocks Are Tanking: What You Need to Know Now](#)
- [How to Invest When Both Stocks and Bonds Are Falling](#)
- [5 Things You Need to Know About This Horrible Stock Market](#)
- [7 Things You Should Know Before Investing in I Bonds](#)
- [When Inflation Meets Stagnation and What to Do About It](#)
- [Retirement, Real Estate and I Bonds: We Answer Your Questions](#)
- [Can Treasury Securities Protect You From Inflation?](#)
- [10 Sure-Fire Ways to Beat Inflation](#)
- [7 Apps I Use to Beat Inflation at the Grocery Store](#)
- [5 Things That May Cost More as Russia Invades Ukraine](#)
- [War, Inflation and Scary Markets – What Investors Should Be Doing Now](#)
- [How to Get Your Piece of the Student Loan Forgiveness Pie](#)
- [Is Forgiven Student Debt Taxable?](#)

Also, we have a few articles outside Money Talks News that we used to get information. Here's what you need to know:

- [What's next for bonds after 10-year Treasury note's worst performance since 1788?](#)
- [Sam Bankman-Fried and the FTX bankruptcy](#)
- [Details of Biden's loan forgiveness plan](#)
- [What's the main driver of inflation?](#)
- [A look at Fed rate hikes](#)

How to prepare your finances for 2023

We're not sure what's going to happen in 2023, but it's a good idea to be ready. We have plenty of resources on Money Talks News that can help you make the most of your money in the coming year.

- [5 Things You Must Do Before the Next Recession](#)
- [3 Ways Recessions Can Make You Rich](#)
- [How to Prepare Your Savings for a Recession](#)
- [5 Things to Do in a Recession](#)
- [5 Things You Must Do When Your Savings Reach \\$100,000](#)
- [The Pros and Cons of Dividend Stocks for Retirement Savings](#)
- [5 Fast Ways to Turbocharge Your Retirement Savings](#)
- [Cut These 11 Expenses Now If You Hope to Retire Early](#)

- [2 Costly Rewards Credit Card Mistakes — and How to Fix Them](#)
- [21 of the Best Things to Buy at the Dollar Store](#)
- [10 Tips to Help You Keep Your New Year's Resolutions](#)
- [6 Ways to Increase Your Retirement Savings in the New Year](#)
- [8 Ways to Maximize Your Job Search in the New Year](#)
- [Simple, Achievable New Year's Resolutions That Will Make You Richer](#)
- [5 Banks Now Paying 4% or More on Savings](#)
- [Paying Off Mortgages, Estate Planning and More: We Answer YOUR Questions](#)
- [Should You Pay Off Your Mortgage Early? Here's How](#)
- [How to Destroy Your Debt and 3 Things to Do Next](#)
- [Tips and Tricks to Help You Destroy Debt](#)
- [7 Ways to Save Without Downsizing Your Lifestyle](#)

Meet this week's guest, Craig Ferrantino



Craig Ferrantino / Money Talks News

Craig J. Ferrantino, Certified Financial Fiduciary & Certified Wealth Strategist, is the founder and president of Craig James Financial Services, LLC. Craig started his career on Wall Street at J.P. Morgan Private Banking Group in New York City, performing asset management and assisting high net-worth clients. Since then, he has amassed more than 32 years of experience in the financial services industry.

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About the hosts

Stacy Johnson founded Money Talks News in 1991. He's a CPA, and he has also earned licenses in stocks, commodities, options principal, mutual funds, life insurance, securities supervisor and real estate.

Miranda Marquit, MBA, is a financial expert, writer and speaker. She's been covering personal finance and investing topics for almost 20 years. When not writing and podcasting, she enjoys travel, reading and the outdoors.

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4 Simple Steps for a More Comfortable Retirement

Saving for retirement is a big task. But, if you work these easy steps into your life, you'll be one step closer to your dream retirement.

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[MTN Staff](#) • January 18, 2023



simona pilolla 2 / Shutterstock.com

Unless you were born into wealth or were lucky enough to get a high-paying job with a fabulous pension, your retirement won't be a one-and-done situation. Building a comfortable retirement will be a series of strategies.

For example, having a 401(k) is great, but you also need plenty of cash savings. A paid-off home is a huge asset, but other forms of consumer debt could sandbag your dreams. A healthy Social Security benefit certainly helps, but not everyone can expect one of those.

Simply put, if you want a happy, comfortable retirement, there are specific steps to take, no matter your age. These tactics can help.

1. Take this quiz to see if you can retire comfortably

Maybe you never thought much about what retirement actually is, other than “that golden time when I no longer have to punch a clock.” But there's a bit more to it than that, and [SmartAsset's free quiz](#) helps clarify things both financially and personally.

Some of us are hesitant to look our retirement finances in the eye. It's like standing on a scale, or going to the dentist: *What if the news isn't good?* But that's where SmartAsset can set your mind at ease.

SmartAsset uses your quiz answers to match you with an [experienced money planner](#) in your area. This financial expert will go over your financials, then work with you to create a plan for the retirement *you* want.

Some people think they can manage their own retirement planning, thank you very much, but keep this in mind: A recent Vanguard study showed that a hypothetical self-managed \$500,000 would turn into \$1.69 million in 25 years, on average – whereas a financial adviser could turn those same bucks into \$3.4 million.

Here's what else a skilled financial adviser can provide: clarity. Maybe you haven't considered what you want to *do* in retirement (other than sleep late). What might your retirement lifestyle look like: spending time with loved ones, traveling, volunteering? Staying where you are now, or relocating? Kicking back 24/7, or starting an encore career?

SmartAsset will match you with a planner who can help define your retirement dreams *and* fund them. [Get started by taking this free quiz.](#)

(Please carefully review the methodologies employed in the Vanguard white paper, "[Putting a Value on your Value: Quantifying Vanguard Advisor's Alpha.](#)")

2. Don't let home repairs drain your bank account

Home repairs aren't cheap. Whether it's a leaky roof or a broken appliance, your home can quickly become a nightmare and cost you hundreds or even thousands of dollars to fix.

But you don't have to worry. Luckily, with a home warranty company called [America's 1st Choice Home Club](#), you can safeguard yourself against giant repair bills. From home appliances to electrical, plumbing, heating and cooling systems, it can all be protected.

Plus, their in-house service team is available 24/7 to help and ensure a hassle-free repair process if anything goes wrong. You can even choose your own technician, or they can send you one from their nationwide network if you don't have someone in mind.

All over America, homeowners are choosing AFC Home Club for the savings, service and peace of mind that it delivers.

Stop worrying about household breakdowns, and [get a free quote in 30 seconds.](#)

3. Protect your wealth with gold

If a large part of your savings is in the stock market — as it should be — you're already aware that what goes up can also go down, sometimes by a lot.

You can't control the stock market, interest rates or the world economy. But you can hedge against uncertainty by having other types of investments.

The oldest and most ubiquitous hedge against uncertainty is [gold](#). It's been used for thousands of years to protect against everything from inflation to currency devaluation to political risk.

Don't go overboard; most pros advise putting only about 10% of your portfolio into the Midas metal.

And keep in mind that not everyone in the gold business is on the up-and-up. Be careful whom you deal with.

Goldco is one company to consider. They offer just about everything, from precious metal IRAs to direct purchases of precious metal coins and bars.

Goldco has been around for more than a decade and has been recommended by celebrities like actor Chuck Norris and even former presidential candidate Ron Paul.

They have an A+ rating from the Better Business Bureau, a AAA rating from Business Consumers Alliance, and 4.8 to 5 stars on Trustpilot, TrustLink, Google Reviews and Consumer Affairs.

You'll even receive up to \$10,000 in free silver on qualified purchases.

Maybe gold is right for you; maybe it isn't. But if you've ever wondered, why not take a quick look? **[Click here right now and get your free information kit.](#)**

4. Pay less for your car insurance

You hate shopping for car insurance, right? Well, guess what: Your insurance company knows that. That's why they can jack your rates year after year, knowing you won't go through the hassle of calling them on it.

But now you can find a better deal with no hassle at all. You can have **[MyBestQuoteOnline](#)** find quotes from top companies in minutes and see how much you can save.

It's no mystery how they do it. You provide some basic information about yourself and your car. They take that info and compare it in real time to their live database connected to dozens of top insurance carriers.

Doesn't require a lot of time, but it could result in big savings. And it's something you can do during commercial breaks! **[Click here](#)** and check it out.

Bonus: Get a free \$991.20 every year

You get it. This is the time to sock away money, to save more, to get your finances in order.

But you also get that it's not always easy. If there were just one easy thing you could do every day to move the needle, to get ahead of the game, you'd do it, right?

Well, here it is: Take five minutes every day and check out the totally free **[Money Talks Newsletter](#)**. More than a million Americans have, and they've reported saving an average of \$991.20 each year by checking our news and advice.

If you want the best tips and strategies to help you make more and spend less delivered straight to your inbox, **[sign up for our free newsletter today.](#)**

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