

US Stock Express

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Last 24.490 Change +3.470 (16.508%)

Updated: 2025/07/29 10:13 EDT

SoFi Technologies, Inc. (SOFI.US)

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6 months (daily)

29/07/2025 O:23.08 H:25.11 L:23.01 C:24.585

SMA(10):21.731 SMA(20):20.775 SMA(50):16.985 SMA(100):14.545 SMA(250):13.013
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Long-Term Outlook

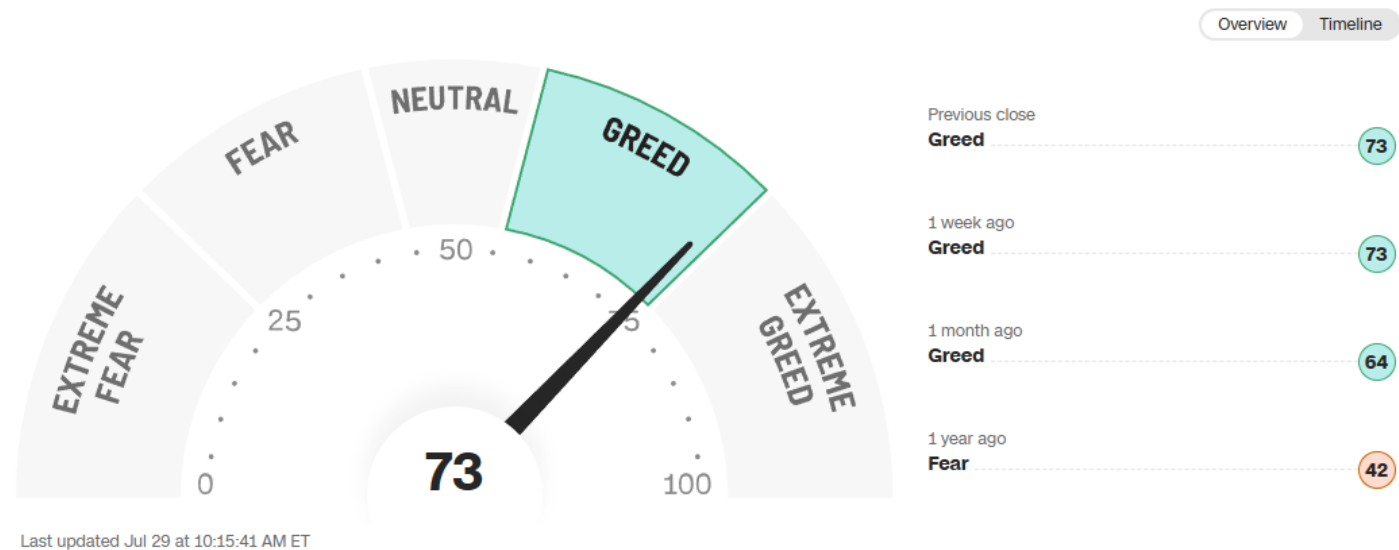
SoFi is positioning itself as a one-stop digital financial platform, and its growth trajectory is promising:

- **Member growth** is accelerating, with over **10 million users** and strong cross-selling potential ¹.
- The company is **profitable** as of 2024 and continues to expand into crypto, lending, and banking services ¹.
- Forecasts suggest SOFI could reach **\$30–\$40+** by 2026–2027 if it maintains momentum ².
- SoFi is expected to **double or triple** in value by 2027–2029 if it executes well ².
- It's still a **volatile fintech**, so patience and risk tolerance are key.

July 4th, 2025 (Microsoft AI)

Fear & Greed Index

What emotion is driving the market now?
[Learn more about the index](#)



主要央行利率 Major Central Bank Rates 2025/06/05

國 家 Country	最新利率 Rate	先前變動 Change	變動日期 Date
美國 US	4.25% – 4.50%	-0.25	2024/12/10
歐洲 EU	2.00%	-0.25	2025/06/11
日本 Japan	0.50%	+0.25	2025/01/25
英國 UK	4.25%	-0.25	2025/05/09
澳洲 Australia	3.85%	-0.25	2025/05/21
紐西蘭 NZ	3.25%	-0.25	2025/05/28
加拿大 Canada	2.75%	-0.25	2025/03/12

利率變動通常於宣布後翌日實施，但歐洲央行則於一周後實施。此表列出乃生效日期而非宣布日期。

Interest Rate changes normally come to effect the following day after announcement, but European Central Bank is one week after announcement. This table shows the effective day and not announcement date.

Table: Annual Inflation Rates

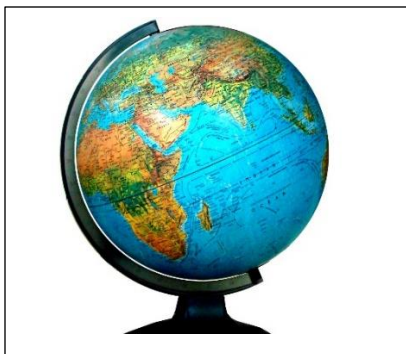
To find annual inflation rates for a calendar year, look to the December column. For instance, the inflation rate in 2024 was 2.9%. Meanwhile, the "Ave" column shows the average inflation rate for each year [using CPI data](#). In 2023, the average inflation rate was 4.1%. These average rates are published by the BLS but are rarely discussed in the news media, taking a back seat to the actual rate of inflation for a given calendar year.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Ave
2025	3.0	2.8	2.4	2.3	2.4	2.7	<i>Avail. Aug. 12</i>						
2024	3.1	3.2	3.5	3.4	3.3	3.0	2.9	2.5	2.4	2.6	2.7	2.9	2.9
2023	6.4	6.0	5.0	4.9	4.0	3.0	3.2	3.7	3.7	3.2	3.1	3.4	4.1
2022	7.5	7.9	8.5	8.3	8.6	9.1	8.5	8.3	8.2	7.7	7.1	6.5	8.0
2021	1.4	1.7	2.6	4.2	5.0	5.4	5.4	5.3	5.4	6.2	6.8	7.0	4.7
2020	2.5	2.3	1.5	0.3	0.1	0.6	1.0	1.3	1.4	1.2	1.2	1.4	1.2
2019	1.6	1.5	1.9	2.0	1.8	1.6	1.8	1.7	1.7	1.8	2.1	2.3	1.8
2018	2.1	2.2	2.4	2.5	2.8	2.9	2.9	2.7	2.3	2.5	2.2	1.9	2.4
2017	2.5	2.7	2.4	2.2	1.9	1.6	1.7	1.9	2.2	2.0	2.2	2.1	2.1
2016	1.4	1.0	0.9	1.1	1.0	1.0	0.8	1.1	1.5	1.6	1.7	2.1	1.3
2015	-0.1	0.0	-0.1	-0.2	0.0	0.1	0.2	0.2	0.0	0.2	0.5	0.7	0.1
2014	1.6	1.1	1.5	2.0	2.1	2.1	2.0	1.7	1.7	1.7	1.3	0.8	1.6
2013	1.6	2.0	1.5	1.1	1.4	1.8	2.0	1.5	1.2	1.0	1.2	1.5	1.5
2012	2.9	2.9	2.7	2.3	1.7	1.7	1.4	1.7	2.0	2.2	1.8	1.7	2.1
2011	1.6	2.1	2.7	3.2	3.6	3.6	3.6	3.8	3.9	3.5	3.4	3.0	3.2
2010	2.6	2.1	2.3	2.2	2.0	1.1	1.2	1.1	1.1	1.2	1.1	1.5	1.6
2009	0	0.2	-0.4	-0.7	-1.3	-1.4	-2.1	-1.5	-1.3	-0.2	1.8	2.7	-0.4
2008	4.3	4.0	4.0	3.9	4.2	5.0	5.6	5.4	4.9	3.7	1.1	0.1	3.8
2007	2.1	2.4	2.8	2.6	2.7	2.7	2.4	2.0	2.8	3.5	4.3	4.1	2.8
2006	4.0	3.6	3.4	3.5	4.2	4.3	4.1	3.8	2.1	1.3	2.0	2.5	3.2
2005	3.0	3.0	3.1	3.5	2.8	2.5	3.2	3.6	4.7	4.3	3.5	3.4	3.4
2004	1.9	1.7	1.7	2.3	3.1	3.3	3.0	2.7	2.5	3.2	3.5	3.3	2.7
2003	2.6	3.0	3.0	2.2	2.1	2.1	2.1	2.2	2.3	2.0	1.8	1.9	2.3
2002	1.1	1.1	1.5	1.6	1.2	1.1	1.5	1.8	1.5	2.0	2.2	2.4	1.6
2001	3.7	3.5	2.9	3.3	3.6	3.2	2.7	2.7	2.6	2.1	1.9	1.6	2.8
2000	2.7	3.2	3.8	3.1	3.2	3.7	3.7	3.4	3.5	3.4	3.4	3.4	3.4

**Data Source: U.S. Bureau of Labor Statistics: All items in U.S. city average, all urban consumers, not seasonally adjusted.*

Calculating Annual Inflation Rates

Annual rates of inflation are calculated using 12-month selections of the [Consumer Price Index \(CPI\)](#) which is [published monthly](#) by the Labor Department's Bureau of Labor Statistics ([BLS](#)).



World Observation

Day 1253
Russia/Ukraine Conflict

Federal Reserve

(13) Dilemma

The US inflation rate reached its top at 9.1% in July 2022 and started to go down continuously. The latest inflation rate in June is 2.7%.

From the table in previous page, we can see that the annual average rate of 2024 is 2.9%. Now is under the average rate of last year, but still above the standard rate of 2.0%. Actually, from 2.0% to 2.5% can be treated as a grace period, that is getting ready to meet the target of 2.0%.

By the end of 2024, market expected the interest rate of 2025 will be cut twice. It is no wrong when the inflation rate is growing down and the Fed cut the interest rate even not reach the target of 2.0%. It should be done gradually.

However, the tariff war of Donald Trump surely would push up inflation. But the actual effect cannot come out so soon, it may be the end of this year. For most important partners just finished agreement in July, and the largest trading partner which is China is still under negotiation. So it is hard to see the effect now and hard to take any action now.