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Goldman Sachs Recommends Buying Apple, Expects Stock to Climb



Vardah Gill

Tue, June 17, 2025 at 12:27 AM EDT • 1 min read



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Apple Inc. (NASDAQ:AAPL) is one of the **best next generation dividend aristocrat stocks**.



Goldman Sachs Recommends Buying Apple, Expects Stock to Climb

An Apple store displaying the latest in consumer electronics, from smartphones to wearables.

Goldman Sachs recently highlighted a group of stocks that its analysts believe still have significant growth potential. The firm views these companies as resilient and recommends that investors act quickly to buy them, with Apple Inc. (NASDAQ:AAPL) being one of the top picks on the list.

The firm made the following comment:

“We are Buy-rated on AAPL as we believe that the market’s focus on slower product revenue growth masks the strength of the AAPL ecosystem & associated revenue durability & visibility.Valuation is attractive relative to AAPL’s historical multiple — both on an absolute & relative basis — and compared to key tech peers.”

Apple Inc. (NASDAQ:AAPL) is not only a tech giant but also a very solid dividend payer. The stock’s dividend yield may be low at 0.52%, but it maintains a 13-year streak of dividend growth.

While we acknowledge the potential of AAPL as an investment, we believe certain AI stocks offer greater upside potential and carry less downside risk. If you’re looking for an extremely

undervalued AI stock that also stands to benefit significantly from Trump-era tariffs and the onshoring trend, see our free report on the [best short-term AI stock](#).

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Disclosure. None.

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Prediction: 2 Stocks That'll Be Worth More Than Apple 5 Years From Now

Geoffrey Seiler, The Motley Fool

Wed, June 18, 2025 at 3:45 AM EDT • 6 min read



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Key Points

- Apple is one of the largest companies in the world, but its growth has slowed, and it is lagging in AI.
- Amazon, meanwhile, is an AI leader, using the technology to drive growth and efficiencies.
- Meta Platforms is also at the forefront of AI, using the technology to increase user engagement on its platform and improve the effectiveness of its ads.
- [10 stocks we like better than Apple >](#)

With a market capitalization of just a tad under \$3 billion, **Apple** (NASDAQ: AAPL) is one of the largest companies in the world. However, its revenue growth over the past few years has been modest, while much of its stock gains have come from multiple expansions, as its [price-to-earnings \(P/E\)](#) ratio has been increasing.

The company also appears to have fallen behind in the [artificial intelligence \(AI\)](#) race, with Apple Intelligence features reportedly consistently running into delays. In addition, some high-gross-margin revenue from a revenue-sharing agreement that allows Google to be the exclusive search engine for Safari on Apple devices is at risk after **Alphabet** lost an antitrust trial where the agreement was at the center of the case. While the company likely wouldn't lose all of this revenue, there is a risk that some of it would go away if it gave users the option to choose their default search engine.

Against this background, the upside for Apple may be limited over the next several years, opening the door for other companies to become larger than Apple. Let's look at two companies that could exceed Apple's market cap in the next five years.



Image source: Getty Images.

Amazon

With a market cap of roughly \$2.3 billion, **Amazon** (NASDAQ: AMZN) is well-positioned to overtake Apple in size over the next few years. The company is the market-share leader in two

important segments: e-commerce and cloud computing. And while Apple has lagged on the AI front, Amazon has gone all in, incorporating AI throughout its businesses to help make them more efficient and drive growth.

Its e-commerce business has settled into being a high single-digit, low double-digit percentage revenue grower. The segment is seeing strong margin expansion and operating leverage, which are powering profitability growth. Its high-gross margin, sponsored-ad business is playing a big part, with revenue climbing 19% year over year last quarter to \$13.9 billion.

Amazon is also seeing a lot of operational efficiencies. The company now incorporates AI throughout its warehouse and logistics operations to improve efficiencies and lower costs. It is developing AI-powered robots that can perform multiple tasks and even detect damaged items, helping the company save money on labor and costly returns. Meanwhile, it's using AI in its logistics business to help drivers save time and fuel by planning better routes and helping them

more easily locate hard-to-find addresses in places like large apartment complexes.

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Apple Just Snatched Back the Top Spot in China Smartphone Sales. Should You Buy AAPL Stock Here?

Anushka Mukherji

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Apple products on desk by Ake Ngiamsanguan via iStock

Data from Counterpoint Research showed that iPhone sales for May rose to the top spot in China, with global sales growing 15% year-over-year during April and May. This was driven by Apple (AAPL) returning to growth in two of its largest markets: China and the U.S.

The report also highlighted that Apple smartly navigated tariff hurdles and achieved double-digit growth across other key markets, such as Japan, India, and the Middle East, further cementing its dominance on the global stage. So, should you buy Apple at this juncture?

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About Apple Stock

Commanding a hefty \$2.96 trillion market cap, Apple (AAPL) is well-known for its iPhones, iPads, Macs, AirPods, Apple Watches, and Apple Vision Pro, as well as its software platforms. However, even with its market dominance, the company landed in hot water this year, facing mounting scrutiny amid tariffs and trade tensions. As a result, Apple is shifting some of its iPhone production to India, which helps the company diversify its supply chain and keep costs low.

This move, however, hasn't been appreciated by President Donald Trump, who has threatened the company with a 25% tariff on its products if it does not shift its manufacturing back to the U.S. Apple's stock is down 9.7% over the past 52 weeks and has suffered a 21.9% hit year-to-date. The stock reached a 52-week high of \$260.10 late last year and is currently 24.8% below this high. The company attempted to regain some ground through its annual developer conference, from June 9 to June 13.

Apple showcased its new "Liquid Glass" design and its new upgraded OS, which will be named iOS 26. Unfortunately, investors were not overly enthusiastic about the outcomes, as they had expected more from the company in the artificial intelligence (AI) field. While the company may have hoped for a lift in its stock after the conference, the stock actually declined. Over the past five days, Apple's stock has tanked almost 3.5%.



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Inside Apple's Q2 Earnings Report

In early May, Apple disclosed its fiscal 2025 second-quarter results (quarter ended March 29), which were hotter than expected. The company reported revenue of \$95.36 billion, up 5% from the prior year's period. The top line also surpassed the \$94.66 billion revenue that Wall Street analysts were expecting.

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Citi Raises NVIDIA Price Target, Keeps Buy Rating

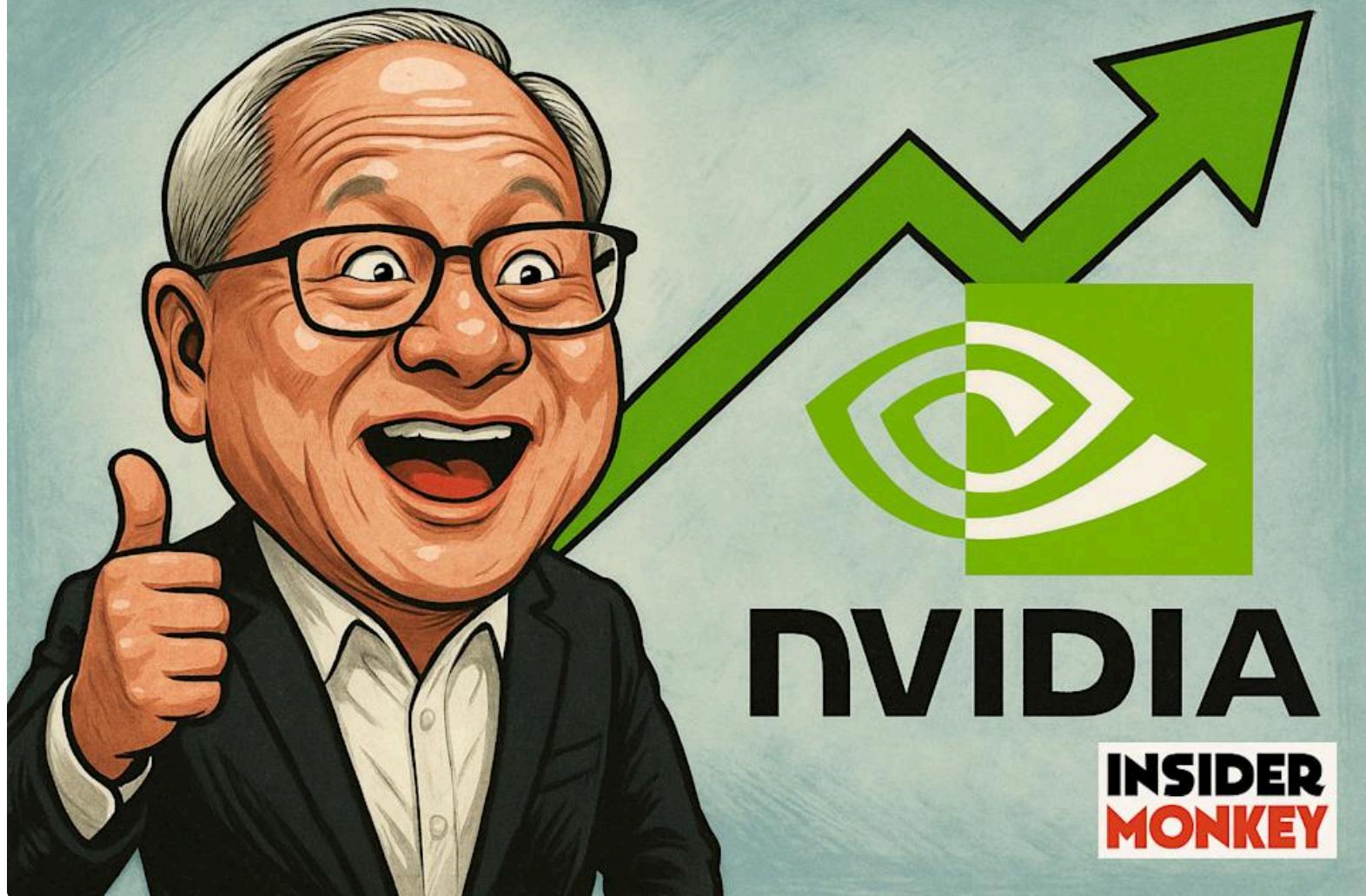
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NVDA +0.62%

NVIDIA Corporation (NASDAQ:NVDA) is one of the **10 Best American Semiconductor Stocks to Buy Now**. On May 29, Citi analysts raised the price target for NVIDIA Corporation (NASDAQ:NVDA) from \$150 to \$180 and kept a Buy rating. This decision came after the company's April-quarter results that met forecasts. NVIDIA Corporation (NASDAQ:NVDA) projects revenue to be \$45 billion in the July-quarter, which is around \$1 billion higher than Citi's estimates. This strong performance and outlook shows that the company has effectively managed the difficult transition following the China H2O ban.

NVIDIA Corporation's (NASDAQ:NVDA) Blackwell product line generated \$24 billion in sales, exceeding the expected \$20 billion. The company's management has also confirmed its target of achieving gross margins in the mid-70s range later this year, showing confidence due to improving Blackwell profitability.



Citi Raises NVIDIA Price Target, Keeps Buy Rating

Citi revised its earnings per share (EPS) forecasts for NVIDIA Corporation (NASDAQ:NVDA) for fiscal years 2026, 2027, and 2028. The firm now expects flat EPS growth for fiscal year 2026, a 9% increase in fiscal year 2027, and a 5% rise in fiscal year 2028. These changes reflect expectations of higher gross margins.

While we acknowledge the potential of NVDA as an investment, we believe certain AI stocks offer greater upside potential and carry less downside risk. If you're looking for an extremely undervalued AI stock that also stands to benefit significantly from Trump-era tariffs and the onshoring trend, see our free report on the [best short-term AI stock](#).

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Disclosure: None.

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How to build a new house with a USDA construction loan



Yahoo Personal Finance · Getty Images



Jamela Adam

Updated Tue, June 17, 2025 at 8:11 PM EDT • 7 min read



Building a home from scratch allows you to custom-tailor every detail to your liking — but it can be quite expensive. According to the home services website [Angi](#), construction costs can range from nearly \$140,000 to well over \$500,000 in the U.S.

To fund this massive undertaking, consider taking out a USDA construction loan. These one-time close loans can help you streamline your financing process and save money on [closing costs](#), provided your home is built in a rural area designated by the [U.S. Department of Agriculture \(USDA\)](#).

Read more: [Is it better to build or buy a home?](#)

In this article:

- [What is a USDA construction loan?](#)
- [How do USDA construction loans work?](#)
- Requirements
- Pros and cons
- [How to get a USDA construction loan](#)
- [USDA construction loan alternatives](#)
- [FAQs](#)

What is a USDA construction loan?

A USDA construction loan, also known as a USDA construction-to-permanent loan, is a type of one-time close mortgage insured by the U.S. Department of Agriculture. It's different from a traditional USDA loan in that it helps you buy land, pay for construction, and take on a mortgage for the newly constructed home all with one loan. This means you won't need separate loans for the construction and the property itself.

However, USDA construction loans can be pretty hard to find. To be eligible, you'll also have to meet stringent borrower and property requirements.

How do USDA construction loans work?

When you build a home from scratch, sometimes you have to take out two separate loans: one to pay for the construction and another to finance the house (like a traditional mortgage). USDA construction loans simplify this process by wrapping all financing into one home loan, which means you'll only have one set of closing costs before construction begins.

USDA construction loan funds are typically disbursed in stages as your home's construction progresses. Once the home is built, the loan will transition from a construction loan into a standard 30-year fixed-rate USDA loan, and you'll start making regular mortgage payments.

Borrowers can use the funds from a USDA construction loan to cover the cost of building single-family homes, including eligible manufactured homes and condos. These expenses can include:

- Buying a plot of land
- Administrative costs related to construction
- Home inspection fees
- Landscaping costs
- Contingency reserves
- Builder's risk insurance

Learn more: [12 types of homes for renters and buyers](#)

USDA construction loan requirements

USDA construction loans are designed to help potential homeowners build properties in rural areas, which means they aren't available to everyone. To qualify for a USDA one-time close construction loan, you must meet the following eligibility requirements:

Borrower requirements

- USDA construction loans don't have a set minimum credit score, but most lenders like to see a score of at least 640.
- Your [debt-to-income ratio \(DTI\)](#) must be less than or equal to 41%.
- Your total income cannot exceed the USDA's income limit requirements. These limits will vary depending on your household income and where you live, but in most counties, one- to four-member households must earn below \$112,450 a year to qualify.

Property requirements

- You can't use USDA construction loans to build vacation homes or investment properties. Only primary residences are eligible.
- The property you build has to be in a USDA-approved area — typically a rural or suburban part of town. Use this [USDA property look-up tool](#) to see if the location where you want to build your home is in an eligible area.
- You must work with a contractor approved by the USDA.
- The home meets the current codes for thermal standards.
- The builder must give you a new construction warranty.

Learn more: [Investment property loans — How they work and where to find them](#)

Pros and cons of USDA construction loans

As with all financing options, USDA construction loans come with perks and downsides. Make sure you're fully aware of both before making any decisions.

Pros

- Offer fixed interest rates, meaning your monthly payments will stay consistent during the construction period, then again throughout the 30-year mortgage
- Allows you to take out one single loan for the land, construction, and completed house
- You'll only have to pay closing costs once
- No down payment required

Cons

- USDA construction loans can be difficult to find, so you'll have fewer lenders to choose from
- These loans have strict borrower and property eligibility requirements
- Your contractor or builder must meet USDA requirements

How to get a USDA home building loan

First, you'll need to hire a USDA-approved contractor to build your home. Some of the USDA's contractor requirements include having at least two years of experience building single-family homes, holding a construction or contractor license, and being able to provide proof of a minimum of \$500,000 in commercial liability insurance.

Once you've found an eligible contractor, the next step is to find a USDA-approved lender to work with. Unfortunately, there aren't many participating lenders to choose from, so it might be challenging to find one in your area.

The last step in the approval process is to submit your loan application to a USDA-approved lender. Be prepared to provide information such as an estimate of your monthly income and debts, proof of employment, and tax returns. Mortgage lenders will also check your credit score to gauge your borrowing risk. Some lenders may allow you to complete this process online.

Read more: [The best USDA loan lenders](#)

USDA one-time construction loan alternatives

A USDA one-time construction loan can be a solid financing method if you're looking to build a home in the rural part of town. But if you don't think you'll meet its eligibility requirements, consider these alternatives instead.

FHA one-time close construction loan

A FHA one-time close construction loan is insured by the Federal Housing Administration and caters to borrowers with less-than-perfect credit scores. It works like a construction loan at first, but once your home is built, it transitions into a permanent FHA mortgage. As long as you can make a 10% down payment, you could qualify for an FHA construction loan with a credit score as low as 500. If your credit score is at least 580, you'll only need to put 3.5% down.

Dig deeper: [How FHA construction loans work](#)

VA one-time close construction loan

VA one-time close construction loans are insured by the U.S. Department of Veterans Affairs and are designed to help veterans, active service members, and other eligible military associates become homeowners. Like USDA construction loans, VA one-time close construction loans provide up to 100% financing, which means no down payment is required.

Learn more: [What is a VA construction loan, and how does it work?](#)

Conventional one-time close construction loan

Unlike FHA and VA construction loans, conventional one-time close construction loans aren't insured by government agencies. Most lenders require a minimum credit score of 700 and a 5% down payment.

USDA loan

Another option is to take out a land loan and/or construction loan for the cost of building the home and then combine that with a standard USDA loan. Even though this method will require two closing dates, it's typically easier to find lenders that offer land loans, construction loans, and USDA loans than those that offer USDA construction loans.

USDA construction loan FAQs

Why are USDA construction loans hard to get?

It can be difficult to get a USDA construction loan because of the many strict income limits and property requirements. And since not many lenders offer these types of loans, finding the one that fits your needs can be quite tricky.

What is the interest rate for the USDA construction loan in 2024?

The interest rate for a USDA construction loan in 2024 can vary since USDA-approved lenders set their own interest rates and terms. To make sure you're getting the best deal, shop with a few different lenders to find the most affordable rate.

Do you have to use a USDA construction loan to build a home in a rural area?

No. USDA construction loans aren't the only option for building a home in a rural area. If you don't meet the USDA construction loan's eligibility requirements, consider other financing methods like a conventional or FHA one-time close construction loan.

This article was edited by [Laura Grace Tarpley](#).

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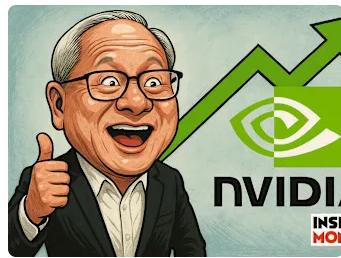
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