
Astrological Report for:

Michael B. Jordan

February 9, 1987 8:14 PM Santa Ana, California

Solar Return calculated for: February 9, 2021 2:17:38 AM Santa Ana, California

***** INTRODUCTION *****

The Solar Return is a chart calculated for the time that the Sun arrives at the exact position of the Sun in your natal chart. That happens once every year around your birthday, but at a different time each year. This chart is calculated for the time of the Sun's return this year and marks the principal events for the year from birthday to birthday. This report also gives the location of your Solar Return. From this, it can be determined that some places are more favorable than others. With the aid of more than one report you could analyze the changes that are produced in the Solar Return Reports, choosing from different locations where you would want to spend the day.

This report essentially is divided into two parts. The first part analyzes the general external conditions of the year: opportunities and problems that could occur in different areas. For the benefit of students of astrology, the influence of the Ascendant and Midheaven of the return are described as well as that of the Sun and Moon.

The second part analyzes the twelve astrological houses, marking specifically in what area of your life the various astral influences will be manifested, emphasizing your probable responses

and inner changes. This section analyzes the position of the solar houses on the natal houses, the planetary conjunctions, and the location of the planets in the houses. You will be given a description of the most important matters derived from the placement of the planets in the houses, which are outlined in the text for each of them.

In some cases you will find contradictions. A planet may be beneficial in a certain area, while others may indicate the opposite situation. This means that you could have two types of possible situations during the year. For example: a lover's quarrel and a following reconciliation. To get the most out of this report, it will be necessary to use your own logic and intuition, fitting the descriptions outlined here to your own particular case.

The objective of this report is to offer you a practical guide that helps you to analyze this year's prospects and to learn from them using your free will.

*** Astrological Data of Birth ***

The birth chart is a map of the positions of the planets at the time and place of birth. For the benefit of students of astrology, these positions and other technical information is listed below:

Sun	20 Aqu 53	Neptune 7 Cap 05
Moon	10 Can 02	Pluto 9 Sco 58
Mercury	8 Pis 49	Asc. 26 Vir 04
Venus	5 Cap 39	MC 0 Gem 00
Mars	22 Ari 47	2nd cusp 0 Lib 00
Jupiter 25 Pis 16		3rd cusp 0 Sco 00
Saturn	19 Sag 14	5th cusp 0 Cap 00
Uranus	25 Sag 40	6th cusp 0 Aqu 00

TropicalWhole SignStandard Time observedFebruary 9, 19878:14 PMGMT: 04:14:00Time Zone: 8 hours WestLat. and Long. of birth place: 33 N 44 44 117 W 52 01

Astrological Data of Solar Return:

Sun	20 Aqu 53	Neptune 19 Pis 33
Moon	21 Cap 28	Pluto 25 Cap 29
Mercury 19 Aqu 00		Asc. 11 Sag 56
Venus	9 Aqu 50	MC 0 Vir 00
Mars	17 Tau 07	2nd cusp 0 Cap 00
Jupiter 12 Aqu 03		3rd cusp 0 Aqu 00
Saturn	6 Aqu 16	5th cusp 0 Ari 00
Uranus	7 Tau 01	6th cusp 0 Tau 00

February 9, 2021 GMT: 10:17:38 Santa Ana, California 33 N 44 44 117 W 52 01

Aspects and orbs: Conjunction : 7 Deg. 00 Min : 6 Deg. 00 Min Opposition Square : 6 Deg. 00 Min Trine : 6 Deg. 00 Min Sextile : 5 Deg. 00 Min Semisextile : 2 Deg. 00 Min : 2 Deg. 00 Min Semisquare Sesquiquadrate: 2 Deg. 00 Min Quincunx : 3 Deg. 00 Min

***** FIRST PART *****

Chapter 1: General characteristics of the year. The external conditions.

Solar Return Ascendant Sagittarius :

This is a period of expansion, personal growth and general good luck. You will feel a desire to expand your sphere of interest beyond that with which you are familiar. Your idealism will also increase, and you will have a strong interest in the fields of religion, philosophy, law, metaphysics, and in advanced science. You will draw people to you who are positive and helpful.

Your desire for independence will be strong, along with a desire to travel and become acquainted with distant lands. If you have been thinking about taking a vacation, this is a good year to do it. You will carry out your plans with great enthusiasm. And this year you think big! Nothing less will do.

You may feel discontented and restless with your normal, daily routine. There will be a tendency to exaggerate, to be overly optimistic, and to be so preoccupied with the outcome that you ignore any potential dangers. You will have faith in yourself and your plans, but there is a risk of making mistakes that you will later regret if you do not plan well and pay attention to necessary details. Be positive but realistic!

If you are by nature quite serious and reserved, this year you will surprise everyone. You will become more talkative and spontaneous. If you are normally outspoken and friendly, these traits may be even more emphasized. But regardless of your basic temperament, good humor will prevail and you will find ways to resolve any problems you may encounter.

You may be attracted to adventure and conquest. The new and unusual will appeal to you, especially if it involves a degree of risk or danger. You should be careful not to go overboard in your search for excitement. This spirit of adventure could bring you into contact with new people, cultures, and languages. You could be involved in a light-hearted romance that may or not last after the year is over.

Under the influence of Jupiter, there is a tendency to gain weight, particularly in the hips and thighs. Therefore, you should be more than usually careful about your diet. And, of course, getting a lot of exercise is desirable.

You are likely to meet some interesting people who will stimulate your intellect and expose you to new and exciting ideas. They also will encourage you to spread your wings and travel. This could be a social year for you where you can go places and do things you have never considered before. If you are single, you will have the opportunity to meet other unattached people. One of them could become important to you. However, the relationship will probably not turn out to be long-lasting. If you are in a committed relationship, you might feel a little restless with the restrictions that it places upon you. One solution is to bring the new friends you make home to meet your partner. This is certainly a year when you can explore and grow in mind and spirit.

Solar Return MC Virgo:

This year favors all tasks, projects and objectives requiring mental proficiency and accuracy. You will feel the need for perfection in everything you do and will analyze your work more carefully. You will be more particular and careful in your work or business, therefore doing an excellent job with everything you do.

Your helpful side will come to the surface now and you will be willing to collaborate and cooperate with everyone who needs it. Although you will concentrate mostly on business achievements, you won't entirely neglect your personal life. Work or business related to administration, organization, detail work, and the sciences are very favorable. It is important during this year that you continue to study and to improve in areas where you may need it. Don't neglect your intellectual growth!

You could find yourself worrying about lack of money or time to get everything done. There is also a tendency to worry too much about things in general. This could interfere with your efficiency and productiveness so it is important for you to use your own discernment in doing your work so that you don't lose track of your ambitions and goals along the way.

On the home front, you could feel the desire to escape from everything by making your home your refuge from the strains and stresses of the outside world. You will require harmony and peace at home with the people you live with. It is important to surround yourself with green plants in your home. And you may enjoy having a small pet to keep you company and relax your tension. Ventilate your rooms well and utilize natural light whenever possible.

It would be a good idea to give attention to securing your home more carefully from possible break-ins or robbery.

Chapter 2: Astrological influence of your personality.

Sun in 3rd house:

This solar position favors your mind and your intellect. It is a good time to begin or complete studies. You will be longing for knowledge and it is important that you satisfy this need. During this period you may take some special courses, read books, attend conferences, or participate in study groups which cover subjects that interest you. If you have literary inclinations, it could be a very productive year.

Communication with people around you will increase and you will re-establish old contacts. There could be some changes in your environment that will benefit you. Communication with your brothers and sisters or other close relatives will also be emphasized. This influence could bring success to a brother, sister or other relative, and at the same time will also benefit you. If adverse aspects from other planets to the Sun are outlined in the following paragraphs, there could be problems between brothers and sisters or other relatives that would take up a lot of your time this year.

You may take one or several short trips that will help you to relax and improve your vitality. This influence may also give you the urge to put your paper work, such as contracts and correspondence, in order.

Sun Conjunct Mercury

You could be more impatient and react too quickly or unwisely to situations you are not happy with. You will tend to cling stubbornly to your ideas, which could cause you to have disagreements and confrontations with people around you. You may impulsively decide to take a short trip, which may not work out to your advantage. There also is a tendency to get behind in your correspondence and to neglect to communicate as well with your friends.

Sun square Mars:

You will demonstrate more aggressiveness, rashness and lack of patience during this period. It will more difficult to control your anger when crossed or frustrated. Try to keep a lid on this so that you don't do or say anything which you will later regret. The practice of some type of sport or gymnastics would be very beneficial to maintain your balance. You will get bored with routine, especially if it is sedentary or slow. You could also be impatient with people who don't share your way of thinking or even those who just cross your path. This aspect could bring fights, confrontations, conflicts and ruptures in relationships in general. In your personal life, there could be jealousy and the possibility of some kind of scandal because of it. You will be the most aggressive and intense in that area of your life represented by the house your Sun is in this year (described in the previous paragraph) and in the house occupied by Mars (described later on).

You also should be very cautious, because you could be prone to accidents, blows, falls, or burns. The main reason for that could be your impulsive haste, your lack of control over your reactions, and your excessive rashness.

Sun semisextile Moon:

You will receive aid and collaboration from places where you least expect it. Your decision-making powers, emotional control, and friendship ties will be strengthened. Your energy will increase and it is advisable that you use it positively.

Sun semisextile Neptune:

Your intuition, imagination, and inspiration will increase. Your idealism will be balanced and you will feel in harmony with yourself. Trust your perceptions and your intuition. Your interest in the occult sciences will be renewed and it would be good time to practice meditation exercises or those that help to develop your spirituality.

Chapter 3: The emotional world.

Solar Return Moon in Capricorn :

You will be more reserved and quiet during this period. You will be less likely to express your feelings during this time and will approach situations in a more analytical and calculated manner. If by nature you are an demonstrative person, you will be perceived by others as being less emotional than usual. If, on the other hand, you are not normally so demonstrative, you will react to things in a much cooler manner. Take care not to become too withdrawn and concentrate on demonstrating your feelings a little more openly. Other people may not understand the message you are sending out as easily as you think they do.

This influence will give you a stronger desire for solitude and contemplation, which could be beneficial for you, but on the other hand, you could have moments of melancholy, sadness or depression. You should learn to control your unnecessary negative thoughts and look to the future with positive expectations. On the positive side, this influence will help you to look at things more analytically and with clarity, and thereby be able to make practical, useful decisions. You should have a successful year if you are able to use your energy in this way. If you are involved in politics, it will be a very favorable year. Because of your dedication to hard work and diligence, you can rise to a higher position professionally.

Due to your common sense approach to things, you may find that your relating to your mother and other women in your life could be rather distant and strained. Try to show your feelings more openly. Listen to and accept the suggestions of others. Take care not to be overly concerned with, or too busy with work matters at the expense of your personal and emotional needs.

Don't neglect your diet, staying clear of overly-seasoned, fried, or greasy food.

Solar Return Moon in 2nd house:

Your financial situation will fluctuate a lot during this year. Your income could increase considerably, but at the same time, you may spend more than you earn. It is important to exercise control and learn to manage your finances better in order to avoid the possibility of loss of income or overspending.

There is a possibility that you will earn money through work that is related to the public. You could also benefit financially through your work with women.

You should be careful not to become too emotionally invested in the state of your finances.

Moon conjunction Pluto:

Your emotions will emerge from the most secret part of your psyche and will be very intense and profound. You probably won't have complete control over your feelings, which could impel you to extreme actions. If you are in a stable romantic relationship, you may encounter scenes of jealousy, struggles for power, or possession and manipulation. If you are not involved with anyone, you could begin an irresistible and intense relationship during this time calling up emotions that you have never before experienced.

Your home life won't be very calm now. This influence could bring profound changes in the structure of your home environment. The relationship with your mother or women in general will be very intense and could generate extreme situations, both positive and negative. Emotions that were repressed or denied will emerge from the depths of your being and you should learn to manage them wisely. If you are in some type of therapy, it will be very beneficial during this year. You will be able to draw strength from your past but could also act too impulsively at times.

You will have to search for ways to relieve your emotional turmoil. Be more expressive and affectionate and control your anger. Your health could also be affected, especially your digestive system. This aspect could bring on female disorders in a woman.

Moon trine Mars:

You will show great vigor, vitality, and enthusiasm for taking action during this year. You will be very quick-witted and will always know when to take action. You will be efficient and fast-moving, when necessary. Your trust in yourself will increase along with faith in your own opinions, which will attract others to you. You will be very convincing and will earn the support of the public in general. You could become a leader during this year.

You will begin several projects and can rely on the necessary energy to carry them out. Be constant and don't deviate once you have initiated a project. You will be able to rely on the support of your family, especially your mother and other women in your environment.

You will be intense and full of positive feelings. You will radiate enthusiasm, ambition, and courage. Physically, this influence is so beneficial that it will give you a high level of vitality, energy, and vigor. You will recover very rapidly from any illness.

This influence impels you to dynamic action and it would be a very good year for setting many goals. Remember that your active participation is necessary and you should not wait for others to improve your life, because now is the time for you to take action.

Moon sextile Neptune:

You will find your imagination becoming stronger during this time. If your profession involves artistic or creative activity, you will have a year of success and profit. Your sensitivity and your degree of perception will also increase. You will become more intuitive and may have premonitions about the future which will turn out to be right. You should follow the dictates of your inner voice.

You will show an agreeable and caring attitude toward others. It will be relatively easy for you to put yourself in the place of another person and understand their problems, which will result in your becoming more cooperative and sensitive to others. The sensitivity will also extend to your home environment, where you will find that your spiritual ties will strengthen, especially with your mother or other women who are close to you. You will feel the desire to help others, especially those who are more unfortunate than you, and you will be more selfless during this year.

On the other hand, you could be more receptive and more easily influenced than at other times in your life, and it will be important that you surround yourself with positive people. Your emotions will be more intense, and you will be more spiritually oriented. You will search for a closer contact with your divine inner self. You will find that you can benefit greatly through the practice of prayer or meditation.

Your imagination and your pleasures will be more refined. You will feel more romantic and loving, which will lead to relationships which will be based on your ideals and dreams. You will seek out more evolved, spiritual people to relate to during this time and will find more inner peace. You will also be drawn to spend some time near water.

***** SECOND PART *****

ANALYSIS OF THE 12 ASTROLOGICAL HOUSES. INNER RESPONSES.

HOUSE 1: Personality. Principal interest of the year.

Asc on 4th natal house:

Your attention will be on your home. You probably will make some changes in your home or could even change your residence. You will have a great desire to achieve stability and to put down roots in your own place. Consequently, you will search for situations and people who can offer you material and moral security. Real estate investments will be very favorable during this year.

HOUSE 2: Financial situation.

Solar Return 2nd cusp Conjunct natal 5th cusp:

You will have a stroke of luck in earning money during this year. You could have some earnings through games of chance or through some creative, educational, or artistic activity. However, money won't be your principal concern. You may also want to do some gambling or invest in some speculative opportunity.

You could be inclined to spend big money for romantic encounters or for pleasure. Use moderation!

Solar Return 2nd cusp Conjunct natal Venus:

You will really enjoy spending the money you earn now or have earned in the past. You will allow yourself to have pleasures you had not permitted yourself before and possibly will run up a large amount of debt. And if you are in a committed relationship or meet someone and fall in love this year, you will have the desire to share everything with your chosen one.

Solar Return 2nd cusp Conjunct natal Uranus:

Financial problems will require you to become more creative and to come up with ideas about how to improve your situation that you never have thought of before. You will probably be unusually stressed out over the ups and downs of your money situation.

Pluto in 2nd house of Solar Return:

This year will bring profound changes in your financial situation. You will be presented with possibilities for discovering new sources of income which you didn't expect. However, this could require you to make some radical changes in your life style.

You will concentrate more on your material security needs, and will pay more attention to people and to situations that can help you obtain a more secure financial base. You will be concerned with finding new meaning in your daily activities.

However, the changes you attempt to make could also result in loss or setbacks that will force you to explore new strategies and plans for your future. It is possible that these adverse situations are not under your control but are caused by the general economic conditions at the time.

HOUSE 3: The conscious mind. Study, communication, and short trips.

Solar Return 3rd cusp Conjunct natal 6th cusp:

You may go on several short trips in connection with your work or in relation to health problems during this year. Tensions in your work environment could affect your mental balance. It is important that you allow yourself to get enough rest and avoid too much stress. There is the possibility for working with siblings or other relatives this year.

Mercury in 3rd house of Solar Return:

There is a possibility of beginning some type of study now. If you are already involved in some course of study, you will probably be very successful. You will be very curious and interested in increasing your knowledge. You will also find it easy to communicate and to express yourself in writing, as well as orally. Your curiosity will inspire you to take some short trips during this period, which will put you in contact with new people and increase your knowledge.

Communication with siblings and other relatives will be more easy and open. You won't be able to stay still for any length of time and will constantly be searching for continued action. One drawback could be that you will get bored very quickly. You can profit from this time by remembering to keep an open mind to new experiences and not hold on to old and outdated ideas.

Solar Return Mercury Conjunct natal Sun:

The ideas and comments of others will be very beneficial to you this year, and they will increase your personal pride. On the other hand, they could also be critical or full of gossip. You will feel more sure of yourself and better established in your current position and will be less influenced by the ideas of others.

Venus in 3rd house of Solar Return:

You will be able to communicate effectively, and you will express yourself with diplomacy and tact. This will therefore improve your relationships in your immediate environment, such as neighbors, siblings, and other relatives. You won't feel like arguing or clashing with others. On the other hand, you will look for peaceful and balanced solutions to the disputes or disagreements that could occur. Your principal interest will be the desire to enjoy life and your relationships with others. It is a good year for you to express your feelings, both in speaking and writing, because you will then succeed in getting what you are searching for. You also could take some short trips that will be very pleasant. If you have a committed partner, you will enjoy traveling together. On the other hand, if there is no special person in your life at this time, there is a possibility of meeting someone during your travels.

Jupiter in 3rd house of Solar Return:

Communication in your immediate surroundings will increase. This will improve relationships with siblings, other relatives, and neighbors. It will be a year of pleasure and of sharing happy moments with them. You could also receive good news on behalf of your relatives, regarding luck and expansion.

Your mind also will expand and you could become interested in studying or taking courses that will give you more information on subjects you are currently interested in. Your desire to learn could also inspire you to take some short trips that, besides being informative, will also be a lot of fun. You will enjoy each place you visit.

You could also be the recipient of good news, both verbally and in writing, that could bring new opportunities and progress to you. This will be a very favorable time for agreements, contracts, or commitments made with others. If you are interested in writing, you will have a very fruitful year.

Saturn in 3rd house of Solar Return:

Your thinking will be more methodical and practical during this time. The projects you begin now will be more solid and realistic. However, you could become more pessimistic or negative in your expectations. It will be important to be aware of this possibility so that you don't end up with serious problems. There may also be problems with communication.

If you are in school at this time, you could experience some obstacles and difficulties that could require you to postpone or even abandon your studies for now. It is important to be persevering and not allow yourself to get too discouraged during this time as anything related to correspondence, publication, and communication in general could result in limitation and frustration.

Your relationships with siblings or other family members could become strained, or they could be experiencing problems that affect them strongly, causing you to worry excessively.

You may also experience delays or complications in your travel plans, particularly in making short trips.

HOUSE 4: The home.

Solar Return 4th cusp Conjunct natal 7th cusp:

Any litigation or legal proceeding that you have pending will come to an end. Contracts or other business commitments that you may have will also be concluded.

If you are presently involved in a committed relationship, you will be able to achieve increased stability due to the support of your partner. Your relationship with your loved ones will become very positive in regard to your personal concerns.

Neptune in 4th house of Solar Return:

The climate in your home could be confused and uncertain and you could have problems that are difficult to resolve. This uncertainty in your home could be the result of dishonesty, betrayal, or envy. There is also the danger of robbery or theft so it would be advisable to increase your security methods. Make an attempt to carefully select the people who visit your home. Also become aware of any current problems or disagreements between the persons in your family circle. If you don't take these precautions, you will suffer the consequences at some future date.

It is possible that your family will demand certain types of sacrifices from you that you won't be willing to comply with, and if you do, they will become a heavy load. This will be coming mainly from your parents or others in authority over you. These problems will probably surface toward the end of this solar year.

Solar Return Neptune Conjunct natal Jupiter:

You will have a kind, helpful attitude when relating to other people who are confused, fearful, or insecure. You will remain positive and calm when trying to help another person who is upset. On the other hand, your helpful, concerned attitude could be misunderstood by the person you are trying to help.

HOUSE 5: Romance & amusement. Relationship with children.

Solar Return 5th cusp Conjunct natal 8th cusp:

You could receive unexpected gifts or donations that will bring you much pleasure during this year. You could also be lucky in games of chance and in speculative ventures. On the romantic side, there could be certain complications in a relationship that could lead to separation unless these problems can be resolved. There is also the possibility of getting involved in a very sudden and passionate love affair.

Solar Return 5th cusp Conjunct natal Jupiter:

You will thoroughly enjoy meeting with your friends or going out with your live-in partner. You won't waste any moment of happiness that comes your way and will be very optimistic and happy. You will be in a good mood even when confronting difficult situations. You will also enjoy the company of the children in your life. In addition, your creativity will increase considerably.

HOUSE 6: Health and illness. Employment. Service.

Solar Return 6th cusp Conjunct natal 9th cusp:

If you travel to foreign countries during this year, you should be careful with the food and changes of climate, which could cause problems with your health. There is also the possibility of needing to take a trip in order to get treatment for an illness. This influence could bring about changes in your spirituality as you are prompted to confront any doubts or skepticism in your beliefs.

Your work environment will be more harmonious and pleasant. You will develop new ideas that will help to expand your general knowledge and your overall abilities and skills. This influence also could bring some work-related travel or some business activity connected with other countries.

Mars in 6th house of Solar Return:

You will feel a strong desire for more freedom in your work, especially if you work for others. Your enthusiasm for work will increase and you will resent any type of pressure or control that might restrict your activity. If you work for yourself, you will feel free to carry out your initiatives. Frequent disagreements, arguments, or general tension may develop in your dealings with others, and you must avoid losing your patience under these conditions.

You also must look after your health because the propensity for fevers, hemorrhages, or accidents will exist. In extreme cases, there is a possibility that you could require surgery. Health problems could result from feelings of frustration or repression. It is important not to repress your urge to take action and to maintain frequent physical activity.

Uranus in 6th house of Solar Return:

You will have problems in your work due to your new progressive ideas. You will start to resent a routine that you feel is too stringent and will search for more freedom. Your rebellion against authority and rigid schedules could cause problems with your superiors. You could be tempted to make drastic changes in your work or start looking around for another position. It is not wise to make impulsive decisions. Your desire for more independence will cause you to act first and think about it later.

In the physical area, you could have nervous problems because of the great stress you will be feeling during this year. You may have health problems that are difficult to diagnose and it would be advisable to get a second opinion in the type of treatment you require.

HOUSE 7: Associations. Marriage and partnerships.

Solar Return 7th cusp Conjunct natal 10th cusp:

Your spouse, partner, or business associates could become very influential in your profession during this year. If you are not involved in a committed relationship at this time, you probably will take refuge in your work and will turn to it to escape your personal problems.

HOUSE 8: Life and death issues, inheritances, and mysteries.

Solar Return 8th cusp Conjunct natal 11th cusp:

You will make profound changes in your goals and future plans. You will be letting go of some of your old dreams and generating new ones. You will find that friends and associates will be a strong influence in guiding you through this transformation. You will be able to count on them for help. On the hand, this influence could also mark the loss of a friend.

HOUSE 9: Religion and spirituality. Long-distance travel.

Solar Return 9th cusp Conjunct natal 12th cusp:

You may have trouble concentrating and exploring intellectual subjects this year. You could encounter people who have ideas and opinions which are contradictory to yours, and you will receive strong opposition to your religious or philosophical ideas. Don't expect too much recognition for your intellectual efforts nor much satisfaction when traveling to foreign countries.

HOUSE 10: Your profession, success, and status.

Solar Return MC on 1st natal house:

You will achieve your goals by using your own will power. You will take personal action in realizing your objectives during this year. You could begin a new course of study or a new business, or develop new ideas and projects through which you can advance personally and professionally. You will receive help and guidance from others and opportunities could come to you without searching for them. Many of your goals will be realized successfully during this period.

HOUSE 11: Friendships and social life.

Solar Return 11th cusp Conjunct natal 2nd cusp:

You will become more widely known and will develop new friendships with people who will offer you the opportunity to begin new business relationships. Your friends will be instrumental in improving your financial situation, providing other astrological influences don't work against it. You will have new ideas and plans to increase your financial status.

HOUSE 12: Limitations, enmities and hidden things.

Solar Return 12th cusp Conjunct natal 3rd cusp:

This astrological influence is not a good one for taking many short trips as you could run into problems or even accidents during your travels. You could have annoying communication problems.

You also should be very cautious when signing contracts under this influence. Be sure to thoroughly read the fine print before signing.