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Ajay Ahuja
Physician

Credentials & Highlights:

Works at Physician

Studied at Medical Residency: Englewood

Lives in Stamford, CT

19.3k answer views 2k this month

Knows About:

Sex

7 answers



• **Attractive Women**

1 answer

Feeds:

- Answers 65
- Questions 14
- Activity
- Posts 0
- Blogs 0
- Followers 8

- Following 5
- Topics 50
- Edits 253

65 Answers Most Recent / [30-Day Views](#)

What will be the best time to do sexual intercourse so as to avoid pregnancy (bleeding starts at 25-26 of every month, and I want the safe dates)?

[Ajay Ahuja](#), works at Physician

[Answered 16d ago](#)

Most fertile time is 14 days before your next period. So if you expect the period to be on 27th of given month, then you count backwards 14 days that is 113th of month. So you avoid sex 5 days before and 5 day afterwards, then you are relatively safe. Don't count the end of period, it is the start of next expected period, because length of interval between periods varies in normal women.

16 Views

Suppose I'm a US citizen permanently residing abroad. I've incurred debts in America and want to declare bankruptcy. What are the consequences?

[Ajay Ahuja](#), works at Physician

[Answered 19d ago](#)

Nothing-unless you need loan etc.-and you care about the your credit report. It is going to be on your credit report for 10 yrs.

29 Views

I had sex with a black man and got pregnant. What do I tell my white boyfriend?

[Ajay Ahuja](#), works at Physician

[Answered 20d ago](#)

First of all, you shouldn't be having casual sex. You can have sexual transmitted disease like HIV and you can have herpes which is going stay with you all your life. I think you should have an abortion. I am pro-life, but in you situation, I don't think there is any other choice.

52 Views

If my bank offers me 100\$ to open a savings account with 20,000 \$, then am I required to pay income tax on the 100\$?

Ajay Ahuja, works at Physician

[Answered Jun 6](#)

I don't know the answer, but my guess is that, at the end of year bank sends you 1099 (miscellaneous income). If it shows on the form then You have to pay. That form also go to IRS.

88 Views

My employer asked me for my login details to set up my monthly payments. Is this safe?

Ajay Ahuja, works at Physician

[Answered May 9](#)

Don't give them your login access. I am an employer, I need routing number and account number for direct deposit. It's strange and I have never heard of this before.

65 Views · [1 Upvote](#)

Where, besides a check cashing business, can I cash a \$9,000 check without a bank account?

Ajay Ahuja, works at Physician

[Answered Apr 28](#)

You go to the branch where the check was issued from . Then you show your ID. I think they have to cash the check, if the signature match.

I did this back in 1980's. I am sure it is same regulation now.

116 Views · [1 Upvote](#)

I burned my hardwood floor with a travel iron. Will my roommate (lease holder) lose her deposit and negatively affect her credit score?

[Ajay Ahuja](#), works at Physician

[Answered Apr 15](#)

He will probably lose the deposit but that doesn't affect his credit report.

37 Views · [1 Upvote](#)

My wife gave a stranger a blowjob in exchange for drugs. Am I wrong to consider this cheating?

[Ajay Ahuja](#), works at Physician

[Answered Feb 9](#)

If you are not a part of it , she has a drug addiction problem and she has to be seen by somebody who can prescribe medication like Suboxone, which helps a lot On the people who have drug addiction. It is important for you to know, that state pay for medicine and no cost to you.

149 Views

My parents from India are visiting me in May. Is it legally acceptable for them to use my credit card without me around?

[Ajay Ahuja](#), works at Physician

[Answered Feb 9](#)

Best thing is to get new card under their names. I have done for my kids.

52 Views

How can I create a wells Fargo online account if I dont have a S.S.#?

[Ajay Ahuja](#), works at Physician

[Answered Feb 4](#)

I don't think you can open an account at any bank without Social Security number.

88 Views

Can you have sex while unconscious?

Ajay Ahuja, works at Physician

[Answered Jan 23](#)

I read about a true case that

a woman was in vegetative state in nursing home. One employee decided to have a sex with her. You know what happened.....she got pregnant. Can you imagine?

159 Views

How come it's hard for me to resist making noise when I orgasm?

Ajay Ahuja, works at Physician

[Answered Jan 16](#)

It's natural. Actually it's fun.

50 Views

How come I don't feel physical pleasure while doing sex?

Ajay Ahuja, works at Physician

[Answered Jan 16](#)

It looks like you have a low testosterone level. Get it checked by a doctor. If you wish, tell me the number and maybe I could help you out.

107 Views

How do you know if you will be wealthy?

Ajay Ahuja, works at Physician

[Answered Jan 16](#)

Wealth is a relative word, so I think you should say the number you have in your mind.

38 Views

Do you lose US citizenship if your birth certificate and social security card burn in a house fire?

Ajay Ahuja, works at Physician

[Answered Jan 11](#)

of course, not. Social security number is to file tax return etc. and birth certificate is to get Govt ID like passport. Last time I saw my social security card was in 1979. I have not seen since then. I am a naturalized citizen, so I did not have a birth certificate. But I believe, you can get another one in the clerk office where you were born.

88 Views

How do you resolve or treat quick ejaculation?

Ajay Ahuja, works at Physician

[Answered Jan 9](#)

Yes, many times antidepressants SSRI can help. Also drugs for ED like Viagra, Cialis or Levitra are helpful.

122 Views

Who decides what a beautiful woman should look like?

Ajay Ahuja, works at Physician

[Answered Jan 8](#)

Beauty is in the eyes of the beholder.

65 Views

Can you get rich selling credit?

Ajay Ahuja, works at Physician

[Answered Jan 8](#)

You ought to explain more to get the right answer.

43 Views

Is there a way to prosecute personal loan provided through a check?

[Ajay Ahuja](#), works at Physician

[Answered Jan 8](#)

Forget prosecution. It's not going to happen. Civilly, you Can try depending on the amount and area of jurisdiction.

Like I said before and would say time & time again:

I had money and I had a friend. I gave money to my friend. Now, I have neither money nor friend.

I am taking from my experience.

50 Views

How can I access a portion of the \$750k equity I have in my \$1.4m home to resolve \$30k in debt? The bank won't lend more as my income hasn't increased

[Ajay Ahuja](#), works at Physician

[Answered Jan 7](#)

It depends on the interest rate of \$30K. You can go to private lender but the rates and points would be higher. Maybe try loan for business, if business is great as you say.

104 Views

Somebody found my debit card, and was able to take out \$400 from an ATM; how did they do this without my PIN?

[Ajay Ahuja](#), works at Physician

[Answered Jan 6](#)

People have hacked into Pentagon. You think that can get access to your pin. In any event, you are safe because

1. Video at site and
2. Your affidavit

Bank insurance will cover it or bank being self insured will cover it.

55 Views

If a thief steals a credit card and wastes 100\$ before the card is canceled, can the owner get the money back?

[Ajay Ahuja](#), works at Physician

[Answered Jan 6](#)

If you can proof or even without proof , you file an affidavit and the charges will be removed.
45 Views

How can I get money from old rich people?

[Ajay Ahuja](#), works at Physician

[Answered Jan 6](#)

I doubt that Doctor said ' no hard work'. You have to explain your situation and, don't please play game with Quora community.
47 Views

Would it be possible for me to get an auto loan without getting my credit pulled?

[Ajay Ahuja](#), works at Physician

[Updated Jan 7](#)

Any one who loans you the money is going to check the credit report. Get the loan and pay on timely basis, that is going to increase your credit score.
56 Views

My old housemates in NYC have uncashed checks of mine. I've moved back to Australia and don't have a US bank account. Is there a way I can get my money?

[Ajay Ahuja](#), works at Physician

[Answered Jan 3](#)

My understanding is that, you wrote him check and he did not cash it. It's not your money anyway. Why do you want it back.
49 Views

If I work until I save \$1 million dollars, will I be rich? And at that point, what would/should I do? If I want to be more rich?

[Ajay Ahuja](#), works at Physician

[Answered Jan 1](#)

What's your age? Everyone wants to be richer regardless of money they have.

Money can't buy you happiness, however lack of it can make you miserable.

139 Views · [1 Upvote](#)

Am I considered very blessed making \$160,000 a year?

[Ajay Ahuja](#), works at Physician

[Answered Jan 1](#)

Personally, I don't think you make even half of that. Even if you do, I think you're asking to brag about yourself.

I think you want to make people jealous. I make twice as you do and my only son makes close to a quarter of a million. Please don't ask this kind of question with the obvious answers.

Please, don't make other people feel bad about their income.

1.4k Views · [34 Upvotes](#)

Can I deposit a check that's on my name and boyfriend name?

[Ajay Ahuja](#), works at Physician

[Answered Dec 28, 2016](#)

Yes, if both of you sign it, on the back of check.

58 Views

What is the limit of funds that you can transfer instantaneously as a bankwire from 1 Wells Fargo bank account to another Wells Fargo bank account, both located in the USA?

Ajay Ahuja, works at Physician

[Answered Dec 28, 2016](#)

You don't have to use wire transfer.

Go to any Wells Fargo branch. You should withdraw from account #1 and just deposit in the account number 2. Limit....well, ask the bank.

215 Views · Answer requested by Ogaga Emuobor

My home is paid off and I have no loan or mortgage; is it possible to escrow the property taxes so they are paid automatically on my behalf each year?

Ajay Ahuja, works at Physician

[Answered Dec 27, 2016](#)

Set an automatic Payment from your bank account. The bank will send every 6 month to the municipality the Amount specified, provided you have funds. of course.

71 Views

How can I find my social security number in India?

Ajay Ahuja, works at Physician

[Answered Dec 27, 2016](#)

Go to [The United States Social Security Administration \(Ssa.gov\)](http://The United States Social Security Administration (Ssa.gov))

Give the answer to the personal questions. I think you have to sign in, to log in.

734 Views · [2 Upvotes](#) · Answer requested by John Doe

Can I gain lots of money through the stock market?

Ajay Ahuja, works at Physician

[Answered Dec 26, 2016](#)

No, don't even think of that.

If you are older enough to invest, still don't. Most of people loose money in stock market, even though they brag that they may made so much money in such stock. Don't buy it. Best way is mutual funds or if you have large some of money then go financial advisor and of course, recommended by someone who knows.

155 Views

What effective ways to get money back from family member that borrowed it?

Ajay Ahuja, works at Physician

[Answered Dec 26, 2016](#)

If you give money to any one, consider as a gift. If they pay back well and good, and if not.....well, you gave them a gift and forget it.

51 Views

How do you cash a bank cheque?

Ajay Ahuja, works at Physician

[Answered Dec 25, 2016](#)

Just go the bank.

168 Views

What would happen if you went into a bank and tried to cash a \$1 million check?

Ajay Ahuja, works at Physician

[Answered Dec 24, 2016](#)

Bank rarely carry \$10,000 in .cash at any given branch.

144 Views · Answer requested by David Wright

Can an HOA put a lien on a house that I already paid off the mortgage on if I transfer ownership to someone else?

Ajay Ahuja, works at Physician

[Answered Dec 23, 2016](#)

I think, HOA is home owner association dues. The dues are to paid by property owner who ever that is.

Mortgage has nothing to do with the ownership. You can give (quit claim) the property to your son, but he doesn't pay the mortgage, the bank will foreclose on it, because the lien is on the property not on you.

Similarly, the dues and taxes etc. are to be paid by owner of the property.

If you want to avoid this, then buy the house. but again you have to pay for maintenance like snow removal, repair, lawn care etc. and if you don't pay those contractors, they can put lien on property.

This is not legal advice, which your lawyer can do. Trust me, in long run, it's cheaper to pay the dues than fighting.

Again, I am a physician, not lawyer, but I am 63 yrs old with real estate experience.

113 Views

Are you willing to go to jail for 15 years in exchange for 5 billion dollars?

Ajay Ahuja, works at Physician

[Answered Dec 23, 2016](#)

Depends, if you are 16, the answer is yes. But if you are 75 years old, obviously it is no.

87 Views

How can I withdrawal money from a bank account and routing number?

Ajay Ahuja, works at Physician

[Answered Dec 23, 2016](#)

You can, but you need permission from account holder, otherwise it's illegal. If you like federal prison or so called country club, you should, at least try.

2.5k Views · [8 Upvotes](#)

Why should I wait a while to get a bank account after getting my SSN?

Ajay Ahuja, works at Physician

[Answered Dec 22, 2016](#)

There is no reason that I can think of.

66 Views · [1 Upvote](#) · Answer requested by [Daniel Zaw Paing](#)

Is it legal to ask for money from anyone at all?

[Ajay Ahuja](#), works at Physician

[Answered Dec 21, 2016](#)

Yes, if some one wants to give you money, you take it.

If it is loan, then the terms and interest rates are to be part of contract.

If it is a gift, below \$14,000 than there is no tax consequences or tax filing, but above that, person has to file gift tax return. Filing gift tax return does mean one has to pay taxes, unless it is over \$ 5 million. I am not sure the exact amount is, because congress is changing laws, so often.

I am in US and does not know what about the other countries.

48 Views

What should I do to come clean after not paying outstanding credit card balance (about \$500) for 2 years?

[Ajay Ahuja](#), works at Physician

[Answered Dec 20, 2016](#)

Pay the bills and wait 7 yrs.

74 Views · [2 Upvotes](#)

Is there any way to prevent deposits of bad checks?

[Ajay Ahuja](#), works at Physician

[Answered Dec 20, 2016](#)

Many banks provide with machine, which process the checks like credit card. You take the check, run it through the machine and if it clears, than you can give check back to costumer. Money is going to in your account and if it does clear, then do not sell products or provide service. The bank charge 2–3% likke credit card. Please check with your bank.

82 Views · Answer requested by [Jon Alex](#)

Can you deposit a check for someone else?

Ajay Ahuja, works at Physician

[Answered Dec 18, 2016](#)

Yes, in US
610 Views

Can I Venezuela to open a bank account, even though I'm not a citizen of Venezuela? I only have a passport. Thank you

Ajay Ahuja, Physician

[Answered Dec 14, 2016](#)

How can you have a passport without being citizen?
103 Views

I feel that I am not smart enough to continue at the University of Michigan should I transfer?

Ajay Ahuja, Physician

[Answered Dec 12, 2016](#)

You have to be smart enough to get into University of Michigan. Hang on and in long run, you are going to be very happy.
68 Views

Amit deposit Rs45000 for 8 months in a bank. if the rate of interest is 7.5%, find the amount he will get back from the bank.?

Ajay Ahuja, Physician

[Answered Dec 12, 2016](#)

Is it simple or compound interest. The answer people gave is based on simple interest.
43 Views

My customer deposited \$25,000 cash in my business account that raised a red flag and my business account is frozen, what should I do?

[Ajay Ahuja](#), Physician

[Answered Dec 11, 2016](#)

I don't think bank could freeze your account. By law, they have to inform IRS for any cash deposits over \$10,000. Since one of my business gets lot of cash, we were granted exemption. You should talk to your bank manager and get that.

123 Views

How much do Americans really pay in taxes?

[Ajay Ahuja](#), Physician

[Answered Dec 11, 2016](#)

If you ask Donald Trump. The answer would be zero.

Average person like me, paid in 2015 about \$30,000 in federal tax and \$8,000 to state of CT, beside social security of 12.40%, capped up to income of about \$118,500 and Medicare tax of 2.90% of your income regardless of amount you earn.

725 Views · [1 Upvote](#)

Can I give a cheque without mentioning account number?

[Ajay Ahuja](#), Physician

[Answered Dec 11, 2016](#)

Your question is bizarre.

How can some one give a check without account number, because it is printed in bottom .

Every check in USA has routing number and account number.

104 Views

I finished a month with -62 cents in my bank account. Is this serious?

[Ajay Ahuja](#), Physician

[Answered Dec 9, 2016](#)

Is it serious? You got to be kidding.

I think, the financial guys recommend 3 month of expenses as a reserve.

35 Views

What does Take it to the bank mean?

[Ajay Ahuja](#), Physician

[Answered Dec 8, 2016](#)

Bottom line.... it's just good.

Now, just don't ask me, what is the bottom line.

68 Views

I got a check cashed at a check cashing store and person that wrote the check cancelled it. WHO is responsible?

[Ajay Ahuja](#), Physician

[Answered Dec 8, 2016](#)

Of course, you.

26 Views

My girlfriend wants me to give her my bank account number really really badly. What do I do?

[Ajay Ahuja](#), Physician

[Updated Dec 12, 2016](#)

Getting account number doesn't mean anything. I have stamp, with account number, to stamp on the back of the check to be deposited. My assistant deposit the money, so obviously she knows the account number. Or if you write a check to any one, the account number is printed at bottom of check. You can't hide your account number and there is no reason to.

I ask my employees to give me the account number and routing number, so I can deposit money in there accounts electronically. It is done all the time.

The important thing is, don't give password. And again, some one gets your password and fraudulently draw money from your account, you still protected by bank insurance.

I am writing this living in US. I don't know what happens in other countries.

6.1k Views · [6 Upvotes](#)

Why is the United States so determined to stay together?

[Ajay Ahuja](#), Physician

[Updated Nov 23, 2016](#)

It is simple, why fix something which is not broken.

68 Views · [2 Upvotes](#)

How much money does a family doctor in USA earn?

[Ajay Ahuja](#), Physician

[Answered Nov 3, 2016](#)

About 200K.

157 Views

One of my friend is leaving USA for good and coming to India without paying his personal loan, will they trace him back to India?

[Ajay Ahuja](#), Physician

[Updated Jan 3](#)

In America there are two jurisprudence

Criminal

Civil

If you can't pay, it is civil matter. Police can not arrest you becau you can not pay. It's not crime if you don't have money to pay. However it has derogatory for your credit for seven years. If you declare bankruptcy then it stays on your credit report for 10 yrs.

Bottom line: it's unethical but not illegal.

I am not sure how the Indian credit report works.

728 Views

Caffeine helps me think straight, sharp, and creatively, but I want to achieve this effect naturally. What are some good ways to sharpen my thinking?

Ajay Ahuja, Physician

[Answered Oct 28, 2016](#)

Take Adderall.....just kidding.

361 Views

Will borrowing money from friends ruin a friendship in the US?

Ajay Ahuja, Physician

[Answered Oct 27, 2016](#)

I had money and had a friend. I gave money to my friend. Now, I have neither money nor friend.

51 Views · [1 Upvote](#)

What was the moment you realized money was not important?

Ajay Ahuja, Physician

[Answered Oct 24, 2016](#)

When my son, Kenneth S. Ahuja , a medical student, passed away at age 21. I realized that all the money I have is worth nothing. I could giveaway all the money I had, just to get him back.

That was 2005 and I still think of him every single day.

138 Views · [2 Upvotes](#)

I am a first year MBBS student at mamc.although I study daily I do not remember things when asked and get confused.what can I do to improve myself?

Ajay Ahuja, Physician

[Answered Oct 22, 2016](#)

It's not easy. It's MBBS. The anatomy with all the difficult name of muscles, tendons, bone, origins and insertion of muscles and ligaments. It takes time. You are not alone. My classmates at MAMC depressed me by telling like 'oh, I read this book in one day'. But the fact is that they were full of shit. So keep studying it's just going to be fine.

45 Views · [1 Upvote](#) · Answer requested by 1 person

I am a 27 year old guy from Shanghai, I always get asked if im from Russia, does anyone know why?

[Ajay Ahuja](#), Physician

[Answered Oct 22, 2016](#)

Strange, who ever asked you must be stupid.

29 Views

Do all fans spin clockwise?

[Ajay Ahuja](#), Physician

[Answered Oct 20, 2016](#)

No, that is not true. It depends what you want to achieve. Ceilings fans should be set to bring air down to cool you, so set clockwise looking from top. In winter you set it up anti clockwise, again looking from top, so that heated air close to the ceiling comes down.

61 Views

Why am I a nigga?

[Ajay Ahuja](#), Physician

[Answered Oct 20, 2016](#)

It's Karma, my man. Sorry.....

47 Views

I make \$9 and hour. I work 25 hours a week. How much will I have made in 2 weeks after taxes? I'm also 17 and this is my first job.

[Ajay Ahuja](#), Physician

[Answered Oct 19, 2016](#)

I think, the amount of money you make, you don't have to pay any taxes. However you have to pay Medicare and social security, which is 7.65%.so in your case take home should be \$450.00 minus \$34.43. That is \$415.47.

1.6k Views · [1 Upvote](#)

I lost my job after working for an American Oil and Gas company for 12 years. How can I invest my pay off which amounts to more than 100KUSD in USA?

[Ajay Ahuja](#), Physician

[Answered Oct 17, 2016](#)

I think you should put money in college saving 529 in no load mutual funds like T. Rowe price.

Pick up ten funds to diversify and add say, \$5,000 to \$10,000 every month to get the dollar cost averaging.

Keep in mind, I am not a financial consultant, just a physician. What do I know?

57 Views