Making More Cents Quarterly Newsletter

Smart Money Moves During Economic Uncertainty: Strategies to Protect and Grow Your Wealth

With the current tariff tensions, and recession indicators flashing yellow, many investors are asking the same question: **how do I protect my money—and maybe even grow it—when the economic outlook is shaky?**

Here’s a breakdown of **timely, practical strategies** that can help you stay on solid ground financially, even when markets are volatile.

Make Cash Work Again

Thanks to higher interest rates, **cash and cash-like investments** are now a viable income source. Money market funds, high-yield savings accounts**,** short-term Treasuries, and **CDs**, are offering attractive yields with low risk.

☑ **Action Step:** Park some funds in **high-yield savings accounts**, money market funds, or T-Bills via TreasuryDirect.

Preserve Capital Through Diversification

If you are invested in the stock market, remember that not every stock crashes in a downturn. Look at **healthcare, consumer staples, and dividend stocks**—the stuff people keep using no matter what.

☑ **Action Step:** Check out low-volatility ETFs or dividend ETFs

Reinforce Your Personal Financial Foundation

Recessions don’t just hit markets—they affect jobs, healthcare costs, and lifestyle. Now is the time to review your budget, **eliminate high-interest debt**, and **boost emergency savings**.

☑ **Action Step:** Make sure you have at least 6 months of essential expenses covered in liquid savings.

Stay the Course, But Rebalance Carefully

Your financial plan should be built to last. But it also needs updates. As markets shift, your portfolio can drift away from your intended risk level.

☑ **Action Step:** Rebalance your accounts at least annually to stay aligned with your long-term goals and risk tolerance.

Bottom line? You can’t control tariffs, inflation, or the economy—but you *can* control your response. With the right mix of defensive positioning, liquidity, and diversified strategies, you can ride out uncertainty and come out stronger.

Earn Up to $300

Recession Talk Is Back—Here’s How to Stay Ahead

- Need to park a large deposit for a short term to avoid market volatility? Open a high-yield savings account from CIT Bank and earn 4.10% APY and a $300 bonus for a limited time.
- For short-term high-yield strategy, explore the 3-month 4.30% APY CD from Valley Bank
- Desire high yield and flexibility, open a high-yield savings account from Valley Bank and earn a top 4.30% APY.
- Need to give your credit a boost – try Experian Boost for free.
- Like earning cash back? Open the Triple Cash Rewards credit card from Upgrade Bank.
- If you are new to credit or rebuilding your credit history, explore your options by clicking here.

$300 Bonus Cash Offer

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