

Making More Cents Newsletter – v1, 2026



2026 Economic Forecast — What Experts Are Saying

- The U.S. economy is likely to **avoid a recession in 2026**, though growth will be moderate and inflation slower to normalize than expected. Consumer spending and job growth will remain major drivers.
- Stubborn inflation and sticky costs remain a theme, with everyday prices keeping pressure on budgets even as core inflation cools.
- Global growth is forecast to hold up, with **moderate GDP gains supported by AI investment and fiscal policy**.
- Monetary policy is expected to stay **cautious** with possible rate stability or modest cuts depending on inflation trends.
- Economic resilience globally is “teetering” — growth is intact but concentrated, and risks remain from geopolitics and supply pressures.

Bottom Line: 2026 will not be a boom year, but it won’t likely be a crash either — it will reward **prepared savers, disciplined borrowers, and cash-focused small business owners**.

Key Moves to Take Action in 2026

1) Strengthen Your Cash Position

[High-Yield Savings Accounts](#)

- Open or boost balances in high-yield savings at [CIT Bank and Valley Bank Direct](#).
- These accounts keep cash liquid while earning more than typical banks.

➔ Don't miss out. [CIT Bank's \\$300 Cash Promotion ends on January 28, 2026](#).

[11-Month No-Penalty CD \(CIT Bank\)](#)

- Lock in a competitive market-leading rate.
- Withdraw early [without penalty](#) if financial conditions change.

➔ *Best for:* emergency funds, short-term goals, and rate flexibility for those desiring peace of mind.

2) Build & Leverage a Strong Credit Score

A better credit score lowers borrowing costs — on credit cards, auto loans, mortgages, and business financing — and improves approval odds during tighter credit conditions.

[Secured Credit Cards That Build Credit](#)

- [Opensky® Plus Secured Visa®](#) — reports to all three bureaus and helps establish credit with consistent, on-time use. Cardholders often see meaningful score increases within months. [Earn cash back and pay no annual fees](#).
- [First Progress Bank Secured Cards](#) — another way to build or rebuild credit when starting out.

Benefits of Building Credit

- Access **lower interest rates** on future loans.
- Better approval odds for financing (home, auto, business).
- Improved financial flexibility when markets shift.

Tips to Maximize Credit Builder Cards

- Use the card **regularly but lightly** (e.g., small monthly charges).
- Pay **on time every month**.
- Keep usage **below 30%** of your limit.
- Monitor your score to track progress.

➔ *Goal:* strengthen credit so you qualify for [better terms on loans and credit products](#) in 2026 and beyond.

3) If You Need Credit Now — Use It Smartly

[Personal Loans from First Premier Bank](#)

- Can consolidate high-interest debt, simplify payments, and reduce interest costs.
- Helps when credit options are limited or you need structured payoff plans.

Why This Helps

- Predictable monthly payments can reduce stress.
- Reduces reliance on high-APR credit cards.
- Improves debt management.

 *Best for:* people with [existing high-interest debt](#) who want a clearer payoff path.

4) For Small Business Owners — Streamline Payables

[Manage Bills with Melio Pay](#)

- Pay vendors by **ACH or credit card**, even if they don't accept card payments directly.
- Schedule payments to protect cash flow.
- See expenses in one place to forecast spending.

 *Real benefit:* [more control over cash flow and vendor timing](#) — vital in an uncertain economy.

Simple Checklist to Get Started

- ✓ Open a [high-yield savings account \(CIT Bank, Valley Bank Direct\)](#)
- ✓ Consider a [no-penalty CD](#) for flexible yield
- ✓ Apply for a [secured credit card \(OpenSky or First Progress\)](#)
- ✓ Use it responsibly to build your [credit score](#)
- ✓ Evaluate a [personal loan](#) if debt restructuring helps
- ✓ Set up [Melio Pay](#) to manage business vendor payments (for business owners)

Why This Matters in 2026

- Credit conditions are tighter and lenders focus more on score history.
- Cash flow discipline helps households and small businesses withstand slower growth.

- A strong credit profile unlocks better terms when borrowing becomes necessary.
- Strategic tools — from savings to credit building — give you **options and flexibility**.

[Click Here To Learn More](#)

Planning for the Future

For any questions that you may have about long-term future planning, click [here for a free demo from Range Wealth Management](#).

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Thanks for reading — here's to a smarter strategy, stronger credit, faster savings growth, and a brighter future in 2026.

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