

Your Quarterly Financial Edge

Making More Cents Newsletter

Clarity in uncertain markets. Opportunity in every cycle.

Issue 2 | Q2' 2026 | creditandcents.com

This Issue

Your Money Is Either Working For You or Against You Right Now — Which Is It?

Economic Outlook · Q2' 2026

Rates Are Still Near Cycle Highs — And That Creates a Rare Window You Can't Afford to Miss

Interest rates are still elevated. Here's exactly what to do with that fact — right now.

The Federal Reserve cut rates three times in late 2025 and has been firmly on hold since — with the Prime Rate at 6.75%, and most forecasters now expecting the next cut no earlier than Q4' 2026 or 2027. That creates an unusual but powerful moment for households: [high-yield savings rates](#) are still historically elevated, and borrowing remains expensive. The smart move is to play both sides of that equation simultaneously.

6.75%

Prime Rate — On Hold

~4.10%

Best HYSAs APY Available

~Q4' 2026

or 2027 — Next Cut Expected

Step 1 — Eliminate High-Cost Debt Now

Credit card APRs are still sitting between 22–28%. Paying down that balance is a guaranteed return that beats virtually any investment you can make today. Use your tax refund, any windfall, or a portion of excess emergency savings to make a meaningful lump-sum payment. There is no better move in this rate environment.

Step 2 — Move Your Cash Into a [High-Yield Account](#)

The national average savings rate at big banks is still a dismal 0.45%. Meanwhile, the best [high-yield savings accounts](#) are paying over 4.00% APY — nearly ten times more. On a \$25,000 balance, that's over \$900 a year you're leaving behind. → [See top offers below](#)

Step 3 — Lock In Rates with a [No-Penalty CD](#) Before They Fall

When cuts do arrive, today's rates will disappear quickly. A certificate of deposit lets you lock in current yields for a defined term. For maximum flexibility, a [no-penalty CD](#) is the gold standard — high yield, no exit cost.

Your Q2' 2026 Financial Action Plan

1. [Target your highest-rate debt first](#) — anything above 6% gets paid down aggressively.
2. [Open a high-yield savings account](#) — move your emergency fund out of your big-bank 0.45% account today.
3. [Consider a CD ladder](#) — 9-month and [no-penalty CDs](#) staggered for yield + liquidity.
4. [Build or repair your credit score](#) — your score determines the rate you pay on every future loan, lease, and line of credit.
5. **Act this quarter** — every week you delay costs real money.

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Sponsored	Featured Savings Offers — Q2' 2026	Partner
♦ High-Yield Savings Accounts ♦		
CIT Bank	Valley Bank Direct	
Platinum Savings Account	High-Yield Savings Account	
4.10%	4.00%	

APY · Annual Percentage Yield

- No monthly fees
- FDIC insured to \$250K
- \$100 minimum to open
- Easy online account opening

[Open Account →](#)

APY · Annual Percentage Yield

- No monthly fees
- FDIC insured to \$250K
- Established, trusted bank
- Open in minutes online

[Open Account →](#)

◆ Certificates of Deposit — Lock In Today's Rates ◆

CIT Bank

No-Penalty CD

No Penalty

11-Month · Withdraw Anytime
After 7 Days

- Exit anytime — no penalty
- Lock today's rate with flexibility
- \$1,000 minimum deposit
- FDIC insured

[Learn More →](#)

Valley Bank Direct

9-Month CD

9-Month Term

Short-Term Certainty at a Strong
Rate

- Ideal ahead of rate shifts
- Guaranteed rate for full term
- FDIC insured to \$250K
- Competitive short-term yield

[Learn More →](#)

On **\$50,000**, the difference between 0.45% (national average) and **4.10% APY** is **over \$1,800 more per year** — deposited straight into your account. [Open a high-yield savings account today →](#)

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Credit & Financial Health

Your Credit Score Is Either Saving You — or Costing You — Thousands a Year

In the highest-rate environment in a generation, the gap between good and poor credit has never been more expensive. Start building today.

Two people walk into the same bank on the same day. One has a 760 credit score; the other has a 620. They leave with offers that differ by **over \$160,000** in total mortgage interest over 30 years. On auto loans, the gap runs to thousands more. A strong credit score is not just a number — it is one of the most powerful financial assets you own, and in today's rate environment, the penalty for ignoring it has never been steeper.

“Good credit is the difference between ‘application denied’ and ‘welcome home’ — lower car payments, better apartments, and unsecured card offers.”

If your score needs work, a [secured credit card](#) is the proven path forward. You deposit a refundable amount — as little as \$200 — that becomes your credit limit. Use it for small, regular purchases. Pay the full balance each month. The issuer reports your on-time payments to all three major credit bureaus, and within 6–12 months, most cardholders see meaningful improvement. [→ See secured card offers below](#)

The urgency is real: With rates elevated through at least Q4' 2026 or 2027, every month you carry a poor credit score is another month of paying maximum rates on every loan, lease, and credit line you touch. Two out of three OpenSky® cardholders see an average score gain of 47 points within just six months. **Start now — your future self will thank you.**



Sponsored

Build Credit — Starting at \$200

Partner

◆ [Secured Credit Cards](#) — All Credit Types Welcome ◆

OpenSky® · Capital Bank N.A.

Secured Visa® Credit Card

No Credit Check

89% Approval Rate · 1.6M+
Cardholders

- Zero hard credit inquiry to apply
- \$200–\$3,000 refundable deposit
- Reports to all 3 bureaus monthly
- Avg. 47-pt score gain in 6 months*
- \$35/yr (or \$0 with OpenSky Plus)

[Apply Now — No Credit Check →](#)

First Progress · Pinnacle Bank

Platinum Secured Mastercard®

2 Tier Options

No Min. Score · Soft Pull Only

- No hard inquiry — all types welcome
- \$200–\$2,000 refundable deposit
- Reports to all 3 bureaus monthly
- 1% cash back + up to 10% select merchants
- Select: \$39/yr | Prestige: \$49/yr, 13.49% APR

[Compare Tiers & Apply →](#)

Your security deposit is **fully refundable** when you close or graduate the account. You're not losing money — you're using your own funds as collateral to [build or repair your credit score](#). **Start today. The cost is minimal. The payoff is enormous.**

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