How to Manage Money in Uncertain Times

1 MIN READ

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Six CFP-Backed Strategies for Staying Steady When Markets Aren’t

One of the most powerful things you can do to boost your quality of life? Learn to sit with the discomfort of uncertainty. Our brains and bodies crave consistency. Yet the world rarely delivers it.

When uncertainty increases, our minds go into overdrive, scanning for threats. And right now, there’s no shortage of bad news that can keep us on edge. Between **inflation**, tariffs, geopolitical tensions, and the job market, there’s a veritable laundry list of things that can make us feel uneasy, leaving us in search of solid ground — especially when it comes to our money.

For now, economic uncertainty seems here to stay. In January 2026, the Federal Reserve held the federal funds rate steady. Current projections show a rate cut in March is unlikely, according to data from the **CME Group’s FedWatch Tool**. These rates influence how much you earn on savings products and the cost of borrowing.

Meanwhile, the price of gold has blown past $5,000 an ounce, up from $3,000 just a year ago. Investors often flock to gold in times of turbulence as a safe-haven asset when trust in the dollar and government falls.

So, what can you do to build a financial fortress to withstand all of this? We spoke to two certified financial planners on what to do (and not to do) next.

1. Solidify Your Safety Net

The most essential part of any financial plan is the emergency fund. As the name suggests, it helps you prepare for emergencies — or what we often deem to be unexpected. It's liquid cash available to help you solve problems.

"When so much in the world feels out of our control, I encourage people to focus on the areas where they can still take meaningful action, especially spending, liquidity, and preparedness," said Becca Craig, certified financial planner at **Focus Partners Wealth**. "In uncertain times, you often have more ability to adjust expenses than income, so building strong cash reserves, whether that means three, six, twelve, or even twenty-four months depending on your situation, can create both flexibility and peace of mind."

2. Automate Good Money Decisions

When you're feeling anxious or **stressed about money**, make sure you're tending to the basics. Just like you focus on nutrition, exercise, and sleep as the foundation of your health, make sure your financial foundation is set.

"The fundamentals still matter right now. Are your emergency reserves where they need to be? Are you still funding your 401(k), your HSA, your Roth — regardless of what the market is doing? Are you carrying any high-interest debt that may be working against you? Those things don't change based on headlines," said Jordan Banning, founder and certified financial planner at **Crafted Financial Planning**.

To reduce friction and mental overwhelm, you can **automate good money decisions.** For instance, consider setting up automatic transfers to savings, retirement, and credit card bills.

3. Review Your Time Horizon Before Doing Anything

The stock market is often a mirror to what's going on globally. As the world experiences volatility, so does the stock market. You might feel like you're on a rollercoaster and want to get off. But think twice and pause for a moment.

"I'm encouraging clients to take a breath and come back to the plan. In uncertain times, it is natural to want to do something quickly, but that urgency does not always lead to good decision-making," said Craig.

"For most investors, uncertain times are not a reason to abandon a well-built long-term investment strategy. The greater risk is often not the downturn itself, but getting out at the wrong time, missing the recovery, and then trying to figure out when to get back in," added Craig.

4. Do a Financial Stress Test

Preparing for the worst can help you prepare your best. Banning said that one of the most valuable things he's been doing with clients is stress-testing their plan.

"I work with a lot of software developers at major tech companies, and last year — with layoffs picking up and real questions about how AI may impact their careers — we didn't just tell them to stay the course. We actually built out the scenario," added Banning.

The financial stress test included questions and potential scenarios like:

- What if your income dropped significantly?
- What would that mean for your retirement timeline?

- What would you adjust, and what's truly non-negotiable to you?

Those questions made a meaningful difference and helped create a financial plan that can weather a storm.

"Every single one of those clients said the same thing afterward — just knowing they had a contingency plan eased their fears and provided reassurance," said Banning. "Not that it would be easy or ideal. But that they'd still be okay. And honestly, that's really the point of having a good financial plan."

5. Build Community and Network

Here's the truth: During hard times, we're going to need each other more than ever. When we talk about wealth, it's not just about the numbers in your bank account or investment portfolio.

It's also about real, sturdy, and nurturing relationships. Building community and a strong network can help combat loneliness, **support mental health**, and help people pool resources when times get tough.

Giving back can also help longevity and be a good antidote to uncertainty. "I also believe small acts of service, generosity, and connection matter more than people realize. Volunteering, supporting a local cause, or simply reaching out to others can help turn helplessness into action, which is often where a greater sense of steadiness begins," said Craig.

6. Revisit Asset Allocation

Your investments are one of the most powerful tools for **financial longevity**. They help you keep pace with inflation and grow your money. During moments of

uncertainty, it’s not the time to get out of the stock market. But what you can do is revisit your **asset allocation** — or percentages of cash, stocks, and bonds.

“The investors who got hurt in 2022 weren’t the ones who held – they were the ones who sold at the bottom and missed the recovery entirely. What I am doing is using the volatility purposefully,” said Banning. “Tax-loss harvesting, rebalancing to sell holdings that are doing well into those that are temporarily cheaper, looking at whether a Roth conversion makes sense in a down year – those are all active, intentional decisions. The difference is we’re acting on the plan, not reacting to the news.”

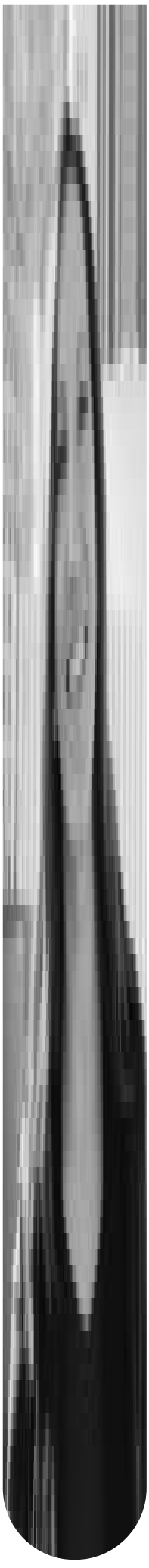
Focus on What You Can Control

We all want to know the answer to the million-dollar question: what’s going to happen next? The fact is, we don’t know. The good and bad news is that *nobody does.*

So instead of focusing on the uncertainty, focus your energy on what you can control. “You control your savings rate. You control your tax strategy, whether that’s harvesting tax losses, timing income, or funding the right accounts in the right order. You control the insurance policies that protect your home, your income, and your family. You control whether your estate plan reflects your wishes,” added Banning. “Those aren’t small things. But the biggest thing you can control is just having a written financial plan in place.”

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