

BUSINESS

ENJOYING THE RIDE: FALL INTO FINANCIAL STABILITY

HOW TO STRENGTHEN YOUR FINANCES AHEAD OF AN UNCERTAIN 2026



BY KRIS MOOS
EBS CONTRIBUTOR

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As summer fades and the crispness of fall sets in, it's not just the seasons that are shifting, the financial landscape is too. Many individuals and families

are entering the final months of the year feeling financially unsettled. Market volatility, rising living costs, and sweeping tax changes on the horizon in 2026 have created an environment of uncertainty.

With persistent inflation, rising interest rates, election-year volatility, and escalating tariff threats disrupting global supply chains, there's a lot for individuals and families to process. Uncertainty may be the only constant right now, but that doesn't mean you're powerless. In fact, fall is an ideal time to take control of what you can.

At Shore to Summit, we help clients navigate today's unpredictability with clarity and confidence. Here's how you can "fall into financial stability" and prepare your finances for whatever lies ahead.

1. Revisit Your Financial Foundation

The past few years have brought economic whiplash all around. Persistent inflation, geopolitical conflict, interest rate hikes, and fears of a recession have made many feeling squeezed.

This fall, I encourage clients to ask:

- Do I have a well-funded emergency savings cushion?
- Is my spending plan still aligned with today's costs and my long-term goals?
- Have I reviewed how rising interest rates may affect any variable debt?
- Financial stability starts with clarity, and clarity starts with knowing where you stand today.

2. Adjust Your Investment Plan for Global Uncertainty

With new tariffs under consideration and global trade tensions rising, economic ripples are being felt at every level, from gas prices to tech stocks to supply chain disruptions. This adds another layer of unpredictability to an already complex environment.

In this landscape, it's important to:

- Stay diversified across industries and regions to reduce concentrated risk
- Review exposure to sectors likely to be impacted by tariffs (manufacturing, agriculture, tech)
- Keep short- and long-term goals aligned with your risk tolerance

Market uncertainty can spark emotional decisions. That's why we emphasize steady, values-based

planning and discourage reactive pivots.

3. Rebalance Your Portfolio for Today's Conditions

Economic headwinds have changed how portfolios behave. Fall is a great time to check if your current investment mix still fits your goals, especially if:

- Your risk tolerance has shifted
- You've had major life changes
- You haven't reviewed your portfolio in 12+ months

Consider:

- Rebalancing to maintain your target asset allocation
- Harvesting losses or gains strategically before year-end
- Reassessing your cash positions in light of interest rate trends

Think of your portfolio like your home before winter—a few small adjustments now can prevent bigger issues down the road.

4. Use Open Enrollment Season as a Planning Tool

This time of year also brings open enrollment, which can act as an annual opportunity to make sure your healthcare and workplace benefits support your financial wellbeing.

Use this moment to:

- Reevaluate your health plan, especially if your needs or providers have changed
- Max out contributions to Health Savings Accounts (HSAs) or Flexible Spending Accounts (FSAs)
- Review your life and disability insurance coverage to reflect your current responsibilities

These are often overlooked tools that can help protect your financial plan and reduce future stress.

5. Approach Year-End Spending with Intention

The holidays can be a time of joy, and overspending. With inflation still elevated and economic conditions in flux, financial discipline is more important than ever.

Some ideas to keep your budget grounded:

- Set a clear spending limit for gifts, travel, and entertaining
- Make a plan for using rewards, points, or cash-back strategically
- Talk openly with family about realistic expectations or alternate ways to celebrate

It isn't about cutting back, but instead spending in alignment with what matters most.

6. Look Beyond the Headlines and Focus on Your Bigger Picture

In a year filled with economic noise, it's easy to lose sight of your long-term goals. But one of the greatest sources of financial peace is knowing where you're headed.

Ask yourself:

- Am I building toward the future I actually want?
- Do I understand how my current strategy aligns with that vision?
- What do I want my wealth to provide, not just for me, but for my family and legacy?

At Shore to Summit, we help clients navigate that journey, from the base of today's decisions to the summit of long-term aspirations.

Final Thoughts: Control What You Can, Prepare for What You Can't

Economic uncertainty isn't going away but the anxiety around it can be reduced through thoughtful, proactive planning. Fall offers a moment of pause before the year-end rush. Use it to reflect, reset, and position yourself for the year ahead.

Let's Prepare, Together

At Shore to Summit, we help individuals and families gain clarity, protect their wealth, and move forward with confidence, no matter the market environment. If you'd like support reviewing your financial situation, estate strategy, or tax plan before year-end, I'd be honored to help.

Let's turn uncertainty into opportunity and build a financial future you can truly feel good about.

Kris Moos is a partner wealth management advisor at Shore to Summit Wealth Management.

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Scott Dohm is an Investment Planning Specialist at Shore to Summit Wealth Management. He currently works and lives in Bozeman, Montana.