

MONEYMATTERS

THE FINANCIAL PULSE

3.5-3.75% - Current Federal Reserve rates after January meeting.¹

2.1% - Consensus economist estimate for US GDP (gross domestic product) growth in 2026²

4.4% - Current unemployment rate as of the most recent data taken in Dec 2025.³

As we head into February 2026, the U.S. economy remains on solid ground, but it's clearly slowing from the pace of the past few years. Growth is continuing at a more moderate level, inflation has eased from its highs but is still slightly above the Federal Reserve's target, and interest rates are gradually moving lower after cuts late last year. Stock markets have stayed strong, helped by optimism around artificial intelligence and its role in boosting productivity and business investment.

At the same time, the job market has cooled. Companies are hiring more cautiously, but layoffs remain low, keeping unemployment relatively stable. Consumers are still spending, though higher costs—especially for housing and everyday services—are causing many to be more mindful with their money. Overall, the economy appears to be transitioning into a steadier, slower-growth phase rather than heading toward a major downturn.

MONEY CUE

Small check-ins add up. While it's become easier to review our accounts with online banking, Americans are doing so less often. A quick monthly glance at your accounts can prevent small money leaks from turning into bigger surprises.



STAT SHEET

The most recent data from Finder.com revealed that the US public wasted \$397m on abandoned Gym enrollments - and of those who did show up, 7.4% only did so once a month or less.

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ASK THE COACH

Q: Is it better to pay off debt or save money?

A: It depends but it's usually best to balance both. High-interest debt (like credit card debt) should be a priority because it grows fast. But it's also important to save a little, especially for emergencies, so you don't have to borrow more money when unexpected expenses pop up.

Sources: 1 - www.bls.gov 2 - www.goldmansachs.com 3 - www.bls.gov 4- www.sofi.com