

Subject Line: Thriving Through Financial Uncertainty
Preheader: Building Resilience for Long-term Success

Hi [Name],

Tony Robbins once said “*your success in life is proportional to how much uncertainty you can handle.*” For federal employees trying to navigate the shutdown, those words can feel a little too close to home. When paychecks are delayed and timelines are shifting, it’s easy to feel powerless, and that’s when the uncertainty starts to seep in.

In your finances, your mental health, even your sleep.

But uncertainty doesn’t have to mean defeat, and taking control can often be as easy as taking action. And—good news—the action doesn’t have to be big. In fact, there’s an important difference between tolerating uncertainty emotionally and accepting it financially. The first requires patience and helps you stay grounded when the world feels like it’s falling apart. The second focuses on developing a plan, so you can adapt to your changing environment.

The sooner you learn to manage the two, the sooner you can start to move forward.

Building Emotional Resilience

If you’re feeling anxious or afraid, your nervous system goes into overdrive. The result can be reactive responses without first thinking them through, and that can lead to decisions you’d like to take back. Try these quick resets instead, to give yourself time to adjust:

- **Hold your response.** Commit to waiting 24 hours before making big financial or emotional decisions.
- **Stick to your routines.** Keep your day-to-day schedule as consistent as possible—same wake time, same lunch break, same reading, exercise, and relaxation windows. The more structure you can stand on, the easier it is to handle the unknown.

- **Reach out.** Stay connected with colleagues and loved ones, and talk openly about what you're facing. Stress and uncertainty feels lighter when it's shared.
- **Give yourself pep talks.** It might sound silly, but emotional stability doesn't come from knowing what's next; it comes from trusting that you'll be able to handle it when it arrives. Remind yourself that you've "got this" regularly to ease the voices of doom.

Finding Financial Stability

While there's no easy way through a financial hardship, small, deliberate moves can help you find your footing and regain a sense of control. Think in terms of things you can do to both ease financial demands and increase your income:

- **Revise your budget.** Prioritize the essentials—housing, food, healthcare—and then focus on the rest. What can you cut? What can be delayed or reduced?
- **Review your benefits.** Many federal employees have access to hardship programs, leave transfers, low-interest loans, and temporary deferments. Make sure you know what resources are available.
- **Think outside the box.** Can you get a part-time job? Can you freelance or wait tables or finally host that garage sale you've been talking about? Be creative. Even a small source of income can make a big difference if it's steady.
- **Set short-term goals.** Forget about long-term goals for now, and focus on 30-day increments. What do you need to take care of right now? How do you get through the coming month, staying healthy, harmonious, and sane?

Every proactive step you take highlights what you can control, and that's where true stability starts; working with your financial advisor can help you find that stability faster. If you'd like to talk about what comes next and how to safeguard your finances, give us a call. And if you know someone else who could use this insight, please feel free to pass this newsletter along.