



March 2026

Hello Joe,

This month, my newsletter explores the following topics:

- [How much should you realistically save in 2026?](#)
- [When to expect your 2026 tax refund](#)
- [Five Social Security moves to make in 2026](#)
- [Four types of life insurance](#)

Global and domestic events continue to affect every aspect of the economy, from local markets to the U.S. dollar's role on the world stage. These events make forecasting particularly difficult. Don't hesitate to call on me if I can help position your finances to benefit from this volatility and avoid any challenges.

Sincerely,

Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide Independent Agents



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How Much Should You Save In 2026? A Realistic Guide

If rising costs and unpredictable income have made it harder to stick to fixed savings goals, you're not alone. Use these age- and income-based benchmarks to figure out how much to save, where to put it, and how to adjust as life keeps shifting.

[See More ...](#)

Tax Season Is Officially Underway. Here's When You'll Get Your Refund In 2026.

The IRS is processing most returns within three weeks – but not all. See how credits, direct deposit info, and even your filing method can affect when you get paid.

[See More ...](#)

Your 2026 Social Security Playbook: 5 Moves To Make Before Filing

Whether you're months or years away from claiming benefits, the decisions you make now could lock in higher lifetime income. What should be on your checklist before you file?

[See More ...](#)

4 Main Types Of Life Insurance, And How To Choose In 2026

Life insurance is designed to protect the people who depend on you, but the type of policy you choose matters. Compare the four main options and see how cost, flexibility, and long-term value stack up.

[See More ...](#)



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