

Travis Braulick on Why Financial Stress Is Rising Across Southern Minnesota

Travis Braulick, a financial professional based in New Ulm, Minnesota, explains how growing uncertainty is affecting individuals and families locally and what can be done right now.



New Ulm, Minnesota Jan 21, 2026 (IssueWire.com) - Financial stress is becoming more common across southern Minnesota, and according to Travis Braulick, the cause is rarely just about money. Instead, it is driven by uncertainty, responsibility, and a lack of clear direction.

“Most financial stress has very little to do with money itself,” Braulick says. “It’s about not knowing what comes next.”

In communities like New Ulm and Sleepy Eye, rising costs and changing work patterns are being felt close to home. In Minnesota, nearly 45% of households report feeling financially stressed at least some of the time. In rural and small-town areas, that number rises as incomes are often less flexible while expenses continue to increase. Housing, healthcare, and everyday living costs in the region have risen by more than 15% over the past five years, while wages have not always kept pace.

Braulick sees the impact in conversations every day. “People aren’t just worried about themselves,” he explains. “They’re worried about family, aging parents, and not letting anyone down.”

Another factor is a lack of clarity. Regional surveys show that more than 50% of adults say they do not have a clear financial plan, even though they save regularly. “Stress grows when the future feels vague,” Braulick says. “It eases when there’s a plan, even if it needs adjusting.”

Local sports and community culture also play a role. Southern Minnesota values independence and self-reliance, which can make it harder for people to ask questions or seek guidance. “Silence creates room for worry to grow,” Braulick notes. “Clear communication changes everything.”

Local Action List: 10 Steps You Can Take This Week

- Write down your top three financial concerns
- Review one account or statement you’ve been avoiding
- Schedule time to talk with a trusted family member
- List upcoming life changes that may affect finances
- Stop comparing your situation to others
- Organize paperwork into one folder
- Set one small, realistic financial goal
- Ask one question you’ve been putting off

- Block 30 minutes for planning without distractions
- Take a break to reset, walk, or step outside

“Confidence grows with understanding,” Braulick says. “Small steps matter more than perfect answers.”

How to Find Trustworthy Local Resources

Look for local banks, credit unions, and licensed professionals with strong community ties. Community education events, local libraries, and referrals from people you trust are often more reliable than online noise. Ask how long someone has worked in the area and how they approach long-term relationships. “Trust is built through consistency,” Braulick says, “not pressure.”

Call to Action

Choose one step from the local action list and take it today. Progress starts with clarity, and clarity starts locally.

About Travis Braulick

Travis Braulick is a Vice President of Investment and Insurance Services and a financial professional based in New Ulm, Minnesota. With more than a decade of experience, he focuses on clear communication, consistency, and long-term relationships while staying deeply connected to his southern Minnesota roots.

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