

The Breakfast Table Times

TODAY'S NEWS, MADE FOR KIDS

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TOP STORY

Federal Reserve Raises Key Interest Rate

WASHINGTON, D.C. — The Federal Reserve raised its main interest rate this week, marking its first increase since 2023. The rate moved up by a quarter point, landing between 3.75 and 4 percent. All twelve committee members supported the unanimous decision. Rising fuel prices, partly linked to conflict in the Middle East, helped drive the change.

New tariffs on imported goods also added extra pressure on prices. The Fed now expects unemployment to climb slightly, reaching 4.1 percent by year's end. Higher interest rates usually mean higher costs for loans and credit cards. Families may notice these effects when borrowing money soon.

BACKGROUND

The Fed adjusts interest rates several times a year to manage inflation and economic growth.

Why it matters: When interest rates rise, it becomes more expensive to borrow money, which affects families buying homes or cars.

What to watch: Watch for how banks adjust loan and credit card rates in the coming weeks.

Source: CNBC, the Federal Reserve, and Fox Business; <https://www.cnbc.com/2026/09/16/fed-rate-decision-september-2026.html>, <https://www.federalreserve.gov/newsevents/pressreleases/monetary20260916a.htm>, and <https://www.foxbusiness.com/economy/federal-reserve-interest-rate-decision-september-16-2026>

MONEY & WORK

What Higher Interest Rates Mean for Families

WASHINGTON, D.C. — When the Federal Reserve raises interest rates, everyday borrowing tends to get pricier. Credit card interest rates often climb within a few weeks. Car loans and personal loans may also cost more. Home mortgage rates can rise too, making it costlier to buy a house.

Families with existing fixed-rate loans usually will not see a change. However, anyone taking out a new loan could pay more each month. Experts suggest paying down high-interest debt when rates go up. Saving accounts, on the other hand, may start paying a bit more interest.

BACKGROUND

This story follows the Fed's decision to raise rates for the first time since 2023.

Why it matters: Understanding rate changes helps families plan for loans, savings, and monthly budgets.

What to watch: Watch your bank statements for any changes to loan or savings rates.

Source: CNBC and the Federal Reserve; <https://www.cnbc.com/2026/09/16/fed-rate-decision-september-2026.html> and <https://www.federalreserve.gov/newsevents/pressreleases/monetary20260916a.htm>

Fed Predicts Slightly Higher Unemployment

WASHINGTON, D.C. — The Federal Reserve also shared a new economic forecast. Officials now expect unemployment to rise a bit. They predict a rate of 4.1 percent by year's end. That number is higher than before. More people may be looking for jobs soon.

This change points to slower growth this year. Higher fuel prices and new tariffs are part of the reason. The Fed watches jobs and prices very closely. Both numbers help guide the bank's next moves.

BACKGROUND

The Fed sets goals for stable prices and healthy employment.

Why it matters: A rising unemployment rate can signal a slower economy, affecting jobs and wages.

What to watch: Watch upcoming jobs reports to see if unemployment actually rises.

Source: CNBC and the Federal Reserve; <https://www.cnbc.com/2026/09/16/fed-rate-decision-september-2026.html> and <https://www.federalreserve.gov/newsevents/pressreleases/monetary20260916a.htm>

GOVERNMENT

Congress Passes Bill to Avoid Shutdown

WASHINGTON, D.C. — The U.S. House passed a short-term funding bill this week. The goal is to keep the government open before the midterm elections. Senate leaders also reached a deal to support the plan. Earlier this year, the government partly shut down in February.

That shutdown ended after less than four days. Government shutdowns can delay paychecks for federal workers. They can also pause some public services. Lawmakers hope this new bill prevents another shutdown before the election.

BACKGROUND

A government shutdown happens when Congress fails to approve funding on time.

Why it matters: Shutdowns can affect federal workers' pay and pause government services families rely on.

What to watch: Watch for further funding votes as the midterm elections approach.

Source: ABC7 New York, Government Executive, and NBC News; <https://abc7ny.com/post/us-government-shutdown-update-2026-house-passes-short-term-funding-bill-avoid-before-election/19776082/>, <https://www.govexec.com/management/2026/02/partial-shutdown-ends-less-four-days-after-it-began/411160/>, and <https://www.nbcnews.com/politics/congress/senate-leaders-reach-deal-avert-shutdown-2026-elections-rcna590564>

SPORTS

Yankees Slugger Judge Back on Injured List

PHOENIX, ARIZ. — Yankees star Aaron Judge is heading back to the injured list. He is dealing with a strained right calf muscle. Judge had only played seven games since returning from a broken rib. The Yankees opened a series against Arizona on Friday night.

Ace pitcher Gerrit Cole started that game for New York. The team is fighting to stay in playoff contention. New York trailed the Tampa Bay Rays by five games in the AL East. Every game matters as the season winds down.

BACKGROUND

Judge is one of the best power hitters in baseball, making his health important to the team's chances.

Why it matters: *Losing a star player like Judge could hurt the Yankees' push for the playoffs.*

What to watch: *Watch for updates on how long Judge will be out and how the Yankees perform without him.*

Source: ESPN, Athlon Sports, and MLB.com; https://www.espn.com/mlb/scoreboard/_date/20260918, <https://athlonsports.com/mlb/new-york-yankees-at-arizona-diamondbacks-mlb-prediction-picks-odds-for-sept-18-2026>, and <https://www.mlb.com/yankees/scores/2026-09-18>

Yankees Chase Rays in Tight AL East Race

PHOENIX, ARIZ. — The American League East race is heating up this September. The New York Yankees currently trail the Tampa Bay Rays by five games. Every win counts as the regular season nears its end. The Yankees recently dropped a game in Minnesota before heading to Arizona.

Manager decisions and pitching matchups matter more in close races like this. Teams battling for a playoff spot must avoid long losing streaks. Fans are watching closely as the final weeks unfold. A strong finish could still lift the Yankees into the postseason.

BACKGROUND

The AL East has been one of baseball's most competitive divisions this season.

Why it matters: *A playoff spot means a chance to compete for the World Series title.*

What to watch: *Watch the standings closely as the Yankees try to close the gap on Tampa Bay.*

Source: MLB.com and Pinstripe Alley; <https://www.mlb.com/yankees/standings>, <https://www.mlb.com/yankees/standings/wild-card>, and <https://www.pinstripealley.com/pinstripe-alley-discussions/207950/yankees-mlb-pinstripe-alley-9-18-26>

SOUTHERN MAINE

Cooler Days Signal Fall's Arrival in Maine

PORTLAND, MAINE — Summer warmth is fading across southern Maine this week. Mornings feel cooler, and evenings arrive earlier than before. Fall officially begins later this month, marking a seasonal shift. Trees will soon start turning bright shades of red and orange.

Many families look forward to visiting orchards to pick apples. Local farms often host fall festivals during this time of year. Cooler temperatures also bring out sweaters, boots, and warm drinks. Maine's fall season remains a favorite for residents and visitors alike.

BACKGROUND

Maine's fall foliage season typically draws visitors from across the country.

Why it matters: *Seasonal changes affect outdoor activities, farming, and local tourism in Maine.*

What to watch: *Watch for peak foliage dates and local harvest festival schedules.*

Source: WGME; <https://wgme.com/news/arc-maine/september-in-maine-from-summer-warmth-to-fall-chill>

GOOD NEWS

Maine Downtowns Gear Up for Fall Festivities

PORTLAND, MAINE — Communities across Maine are getting ready for fall festivals. The Maine Crafts Association is sharing news about craft markets. Local artists will sell handmade items at these events. Downtown groups are planning weekend festivals across the state. Many events will have live music and food trucks.

Craft booths will also line the streets. Small shops often get more customers during these festivals. Shoppers can find unique gifts made by Maine artists. Many towns plan their events around the start of fall foliage. Organizers hope the festivals bring neighbors together before winter.

BACKGROUND

Fall craft fairs and festivals are a long-standing tradition in many Maine towns.

Why it matters: *These events support local artists and small businesses heading into the colder months.*

What to watch: *Check local town websites for festival dates near you this fall.*

Source: Maine Crafts Association and Main Street Maine; <https://mainecraftsassociation.substack.com/p/september-2026-news-and-opportunities> and <https://mainstreetmaine.org/september-2026-events-and-fall-weekends-in-maines-downtowns/>