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## MODERN THREATS TO FINANCIAL AND ECONOMIC STABILITY

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In the context of globalization, digital transformation, and geopolitical uncertainty, financial and economic security has become a core pillar of national security frameworks. This article explores the conceptual foundations, key risk factors, and strategic responses related to the safeguarding of financial and economic stability in modern economies. The study focuses on the following key dimensions: components of financial security, including fiscal stability, sound tax and budgetary policies, management of public debt, and foreign currency reserves; determinants of economic vulnerability, such as lack of diversification, energy dependency, foreign investment structures, and exposure to global market volatility; internal and external threats, including inflation, financial fraud, cyberattacks on financial systems, and speculative capital flows; analytical and regulatory approaches, such as economic resilience indicators, financial stability assessments, stress-testing models, and proactive macroprudential regulation.

The paper also provides tailored recommendations for developing economies, including Azerbaijan, focusing on strengthening macroeconomic governance, ensuring the resilience of national financial markets, and enhancing regulatory frameworks for digital and strategic sectors. Emphasis is placed on balancing growth with risk prevention to achieve long-term sustainable development and economic sovereignty.

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