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## 2025's Biggest Financial Takeaways

As 2025 comes to a close, many economic trends have reminded us of key financial fundamentals. From inflation's lasting effects to rising health care costs, this year underscored the importance of thoughtful planning and steady decision-making.

Here are some of the biggest financial takeaways from 2025 to keep in mind as you plan for the year ahead:

### 1. Inflation's Lingering Effects

Inflation may have cooled from its [2021 highs](#), but prices for essentials like groceries, insurance and utilities remained stubbornly elevated in 2025.

That "sticky inflation" has made it clear how important it is to revisit long-term spending assumptions. If your cost of living has permanently increased, your retirement projections and savings goals may need updating to keep pace.

### 2. Retirement Savings Limits

In 2025, the annual contribution limits for retirement accounts, including 401(k)s and 403(b)s, increased from \$23,000 to \$23,500. Many Americans do not take advantage of

the [maximum contribution limits](#). Maxing out your retirement accounts can help you build long-term wealth.

### 3. Rising Health Care Costs

[Health care costs](#) rose faster than inflation in 2025, a continuation of an ongoing trend. With no signs of becoming less expensive in the near future, it is important to plan ahead for the cost of health care at various stages in your life. As your planning for retirement, be sure to take the potential out-of-pocket health care and long-term care costs into consideration.

### 4. Fraud Awareness

The FTC reported [a fourfold increase](#) in impersonation scams targeting older adults in 2025. Stay cautious of anyone requesting urgent money transfers or sensitive information. Verify identities and report suspicious activity to the FTC.

### 5. Embracing Consistency

Market volatility has been a major financial theme in 2025. While you cannot control macroeconomic conditions, you can still plan for the future.

If you have any questions about your long-term financial planning, get in touch today.

***Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.***



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