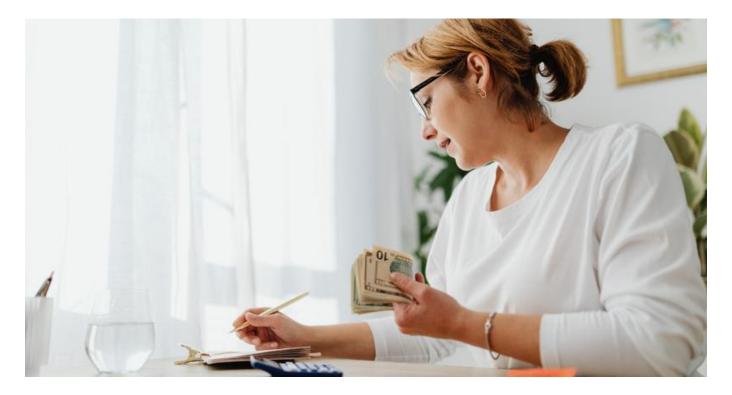
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4 Easy Financial Resolutions for 2026

New Year's resolutions often fade as quickly as they're made. Usually, the issue is that resolutions are hard to stick to; they are either too big or too easy to ignore.

If improving your financial planning is on your to-do list in 2026, try these more attainable resolutions. These financial goals are easy to implement. They can help you build momentum — and real results — throughout the year.

Increase Your Retirement Contributions by 1%

If you aren't already maxing out your retirement accounts, you can start working toward that goal. Challenge yourself to bump up your contributions by just 1%. A single percent increase can make a big difference to your retirement savings.

Once you get into the habit of saving more for retirement, you can reassess and potentially increase your contributions.

Get on Board With the 52-Week Savings Challenge

Building your savings, whether for an emergency fund or a specific purchase, is a healthy financial goal. The 52-week challenge can help give you a flexible way to pursue it.

Choose a dollar amount that fits into your budget and set that aside each week for the entire year. Seeing those savings grow could inspire you to up your resolution next year.

Tackle Your Debt With an Extra Payment

Choose one type of debt (e.g., your mortgage, an auto or student loan, your credit card) and pay down a little extra this year.

One additional payment on your mortgage annually can shorten your loan term and save thousands in interest. You can also consider adding a little extra to your monthly payment to help pay down balances faster and reduce overall interest costs.

Reduce Your Expenses With a Quarterly Project

Set your sights on a quarterly money management project. For example, you can take an inventory of your streaming services. Keep the ones you use and cancel the rest. Or you can negotiate a better phone or internet bill or switch providers for a better deal.

Is 2026 the year you tackle your financial planning goals? Reach out for expert help.

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



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