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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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