



January 14, 2026

Reset Your Finances in 15 Minutes

What are your goals for 2026? Now is a great time to take a look at your financial picture. A quick 15-minute review can help you see what's on track, what needs attention and where small adjustments might be needed.

Here's how you can give yourself a brief financial audit to start the year strong:

Budget and Savings Review: 5 Minutes

Check all of the balances on your accounts: checking, savings, 529 plan, retirement and any other key accounts. Are those in line with your budget and your expectations? If not, you can set aside time in the year to reevaluate your savings goals.

Debt Assessment: 5 Minutes

Get a quick overview of your debt load. Consider your mortgage, car loan, student loan, credit card and any other sources of debt. How much do you owe? Are you behind on any payments? Can you adjust any of your payment plans to pay down your debt faster?

If you notice that certain balances are slipping behind, it's a great time to explore repayment strategies that can help you get back on track. The snowball method or avalanche method, for example, can help you tackle your debt more effectively.

Insurance and Beneficiaries Checkup: 5 Minutes

Take a look at all of your insurance policies: home, life, auto. Are those policies still providing enough coverage for your needs?

Big life changes happen, and we sometimes need time to catch up on the paperwork. If you have a new teen driver or just got married, a quick look at your insurance coverage will let you know if you need to update any policies or change any of your beneficiaries.

This quick audit will give a sense of your personal finances: what is working and what needs your attention. With that information, you can move forward into 2026 with a plan to make changes where needed and a sense of financial confidence.

Have any questions about your financial planning this year? 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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