

# 10 Financial Resolutions for 2026

## Resolutions That Benefit Your Wallet

You are not alone if you are trying to put more thought into how to reach your goals during 2026. About a third of Americans set financial goals or resolutions for the new year.

It can be hard to establish clear financial priorities that will keep momentum yearlong on your own. If you are ready to commit to your 2026 financial goals, but need a bit of inspiration, consider the following 10 financial resolutions.

### 1. Meet Your Employer Match

If you have a match available from your employer for a workplace retirement plan, contribute enough to receive your full employer match. A 401(k) match is often referred to as “free money” because it requires no additional effort beyond making regular contributions, which in most cases are deducted automatically from your pay.

Each time you contribute to your retirement plan, your employer contributes up to a certain set percentage. Start with a goal of contributing at least the minimum amount needed to take full advantage of your employer’s match.

### 2. Increase Your Retirement Contribution Rate

If you are already receiving your full employer match, or if you are looking to take your retirement savings to the next level, consider increasing your contribution rate. Contributing 10% or more of your income to a retirement plan can significantly strengthen your long-term financial security. While this may slightly reduce your take-home pay, pre-tax contributions can lower your taxable income and allow for your savings to grow tax-deferred.

For 2026, individuals can defer up to \$24,500 into a workplace retirement plan, with additional catch-up contributions available for those age 50 and older. If you have already maximized your employer plan or do not have access to one, contributing to an individual retirement account (IRA) can be another effective way to continue building retirement savings.



### 3. Create a Plan to Pay Down Personal Debt

Research shows that about a quarter of people who carry a credit card balance owe \$10,000 or more. Paying off personal debt is an important step toward improving overall financial health, but the right approach depends on the type of debt you carry.

Start by reviewing your balances, interest rates, and minimum payments to understand your full situation. Using a debt payoff calculator and learning about strategies, such as the snowball or avalanche method, can help you develop a clear realistic plan. Setting specific payoff milestones can also make progress feel more manageable and motivating.

### 4. Track and Manage Your Expenses

Reoccurring habits, such as purchasing coffee on the go, maintaining multiple streaming subscriptions, or picking up an afternoon sweet treat, can seem insignificant on their own, but can add up quickly.

Gaining a clear understanding of where your money is going is an important step toward improving financial control.

Consider cutting back on discretionary spending and instead adding those funds to a tax-advantaged account, such as a money market account. Studies suggest that intentional budgeting may help reduce overall spending by as much as 22%.

### 5. Build or Strengthen an Emergency Fund

Unexpected expenses are an unavoidable part of life. Vehicles need repair, homes require maintenance, and medical issues can arise without warning. An emergency fund is designed to provide a financial cushion during these situations, to help you to avoid relying on high-interest debt.

A common guideline is to aim to have three to six months' worth of essential expenses set aside in an easily accessible account. Even small, consistent contributions can make a difference over time.

### 6. Consider Working With a Financial Professional

Approximately 20% of Americans consult with a financial professional toward the end of the year to review their finances and plan ahead.

A financial professional can help determine your short-term and long-term goals, evaluate different strategies, and create a personalized plan tailored for your circumstances. In addition, they can offer guidance on retirement planning, tax efficiency, and planning for life changes.

### 7. Protect Your Digital Life

As more and more of our lives are online, managing digital security has become increasingly important. The average person now manages approximately 168 passwords. Many of these passwords are only one step away from protecting sensitive financial and personal information.

Take time to review and secure your digital footprint, including account credentials, to make sure you are protecting yourself from fraud. Consider enabling multi-factor authentication on your accounts when available. Look into using a reputable password manager, to keep track of your passwords and to help avoid reusing them.

### 8. Calculate and Monitor Your Net Worth

Calculating your net worth provides a comprehensive snapshot of your financial health at a given point of time.

Net worth typically changes throughout life, often increasing from early adulthood through peak earning years, and gradually stabilizing or declining in retirement. Reviewing this figure annually can help you to identify trends, measure progress, and adjust your financial strategy as needed.

### 9. Create or Update a Will

A will helps to ensure that your assets are distributed according to your wishes and can provide clarity and peace of mind for your loved ones.

Without a will, your estate may be subject to probate, a court-supervised process that determines how assets are distributed. This process can be time-consuming and costly.

### 10. Make a Financial Plan

Regardless of where you are in your career, having a financial plan in place is essential for protecting and growing your savings over time. A written plan helps clarify priorities, align daily financial decisions with long-term objectives, and create a road map for your future.

Documenting both your short-term and long-term goals can increase accountability and improve your ability to make consistent progress toward the future you imagine.

## Financial Goals for 2026 and Beyond

To maintain momentum throughout the year, financial goals should be thoughtfully structured and realistic. It helps if goals include the following characteristics:

**Be specific:** Clearly define your objectives. Rather than setting a broad goal such as "saving more money" assign a measurable target.

**Be realistic:** Set goals that are achievable within your current financial situation. Evaluate your income, recurring expenses, and spending habits before establishing expectations.

**Be durable:** Build goals that can withstand life's uncertainties. While unexpected events may require adjustments, maintaining a long-term goal can provide stability and direction in uncertain times.