

5 Financial Resolutions for the New Year

Track your spending

Use a spreadsheet, a classic pen and paper, or a budgeting app to make it easier.

Max out your credit card payments

Take steps toward freeing yourself from credit card debt by adding an extra \$50, \$100, or whatever you can afford to your monthly payments.



Build an emergency fund

If a single unexpected and large expense will send you spiraling into debt, start building an emergency fund to protect yourself.

Automate your savings

Make saving simple by setting up an automatic monthly transfer from your checking account to your savings account.

Make a budget, and stick to it

You can designate separate amounts for every spending category, use the 50/30/20 budget or try the envelope system.