

# FINANCIAL RESOLUTIONS FOR 2021

‘MORE SELF CARE,’ OR SAVING MORE, IS A TOP PRIORITY FOR THE NEW YEAR

With the start of a new year, many Americans are **considering what habits they want to refresh or establish**. When asked to select all descriptions that apply for what they plan to do financially in 2021:



## ESTABLISHING GOOD MONEY HABITS IS KEY TO IMPROVING OUR FINANCIAL WELLNESS.

Here are a few tips to help you start the year off right financially:

**Break goals into simple, achievable steps.** Once you identify your financial goal, set “SMART” — specific, measurable, attainable, realistic and time-based — steps to help you get there. Use the [Financial Goals Worksheet](#) to help you prioritize goals and create your strategy.

**Embrace “paying yourself first.”** Prioritize putting money into savings ahead of discretionary spending, such as entertainment, clothing, and dining out. Make it simple by setting up an automatic transfer to your savings account every payday. Listen to this [podcast](#) for more practical savings tips.

**Check credit regularly.** Ensure that your personal information and any accounts listed on your credit report are accurate. Take the steps necessary to correct anything that is not. Join a [Your Credit Report webinar](#) to learn more about managing and protecting your credit.

**Monitor progress.** Check your accounts and review the big picture of your finances regularly to make sure you’re on track to achieve your goals. If you need to, adjust your habits along the way. Try using the [Personal Spending Plan Worksheet](#) to help you plan, track and balance your budget.

**Regions Next Step** is a financial education and wellness program designed to help make life better. No matter your financial goals or stage in life, **we’re here to help you move your life forward.**

Join us for the [Next Step Webinar, Smart Money Habits](#), for advice on budgeting, saving and planning for your financial goals and needs.

\*The Regions Next Step omnibus survey questions were part of a national online survey that took place between October 13-14, 2020. The survey reached 1,140 U.S. adults. The results are weighted and are representative of all U.S. adults (18+).