



# SETTING MONEY GOALS YOU'LL ACTUALLY KEEP

## HIGHLIGHT

January is the perfect time for a fresh financial start. While setting money goals can feel overwhelming, breaking them into smaller, manageable steps can make all the difference—and help you stay on track all year long.

- **Start by identifying what kind of financial goal you're working toward.**
- **The beginning of the year is a great time to review your income, budget, and spending habits.**
- **The best way to achieve big financial goals is to break them into smaller, realistic steps.**

As our partners at GreenPath say, *“Don’t aim for perfection. Aim for small ways to stay on top of expenses.”*



**Short-term goals**—such as adjusting your budget, building an emergency fund, or paying down a credit card—can deliver quick wins that build confidence and momentum. For some, a Debt Consolidation Loan may help simplify payments and make these goals more achievable while laying the groundwork for long-term success.

**Mid-term goals** might include paying off student loans, saving for a car or home, or planning a return to school. These goals require more consistency and intention, but with a clear plan, they're well within reach.

**Long-term goals**, like retirement, paying off a mortgage, or building generational wealth, provide the big-picture direction for your financial journey. Keeping these goals in mind helps ensure your daily financial habits support the future you're working toward.

## CHECK YOUR CURRENT FINANCES

New Horizons Credit Union partners with GreenPath Financial Wellness to offer free monthly financial wellness webinars and complimentary financial counseling with trained advisors. Our team at NewHCU is also here to provide Solutions for the Real World, no matter what stage of your financial journey you're in.

## KEEP YOUR GOALS REALISTIC & FLEXIBLE

The best way to achieve big financial goals is to break them into smaller, realistic steps. Just as important—remember that life changes, and your financial goals may change with it. Adjusting your plan doesn't mean you've failed; it means you're adapting.

## FINAL THOUGHT

No matter where you're starting, the most important step is simply beginning. Small, consistent actions today can lead to meaningful financial growth over time. New Horizons Credit Union is here to support your financial journey—whether you're building savings, planning a major purchase, or preparing for the future.

Sources:How to Set Financial Goals for Your Future | Investopedia GreenPath Financial Wellness – 30 Days to a Better Budget

Visit us at [NewHCU.org](http://NewHCU.org) or stop by your local branch to explore tools, accounts, and resources designed to help you reach your goals this year.

