

## Resolutions and the Search for Continuous Improvement



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At the end of every year, people nationwide take time to reflect on the prior year. In this period of reflection, people ask themselves questions to understand where they are proud of themselves and their actions over the prior year, where are there areas to improve. "Did I overindulge during the holidays?" "Did I stick to my budget?" "Do I need better organization in my personal or professional life?" This period helps set the stage for people to set new year resolutions, to start down the road of continuous personal improvement.

Despite the reflection and contemplation that goes into a New Year's resolution, a Forbes\* study found that upwards of 90% of people abandon their resolutions by the end of the year. Even more striking, Time Magazine^ has reported that up to 80% of people falter on their resolutions by the end of January! This trend is so prevalent, some people refer to the second Friday of January as "Quitters Day."

As Winston Churchill once said, "Success is not final, failure is not fatal: it is the courage to continue that counts." It is a reminder that the road to improvement likely will not be without its bumps. Instead, it is important to stay focused on your "why." Be intentional in returning to the path you would like to be on.

If your resolution is to create better financial habits or routines in 2026, let us help you. Our team is happy to talk through creating or refining your financial plan. We're just a phone call away!

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\* - <https://time.com/6243642/how-to-keep-new-years-resolutions-2/>

^ - <https://www.forbes.com/health/mind/new-year-resolutions-survey-2024/>

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