

New Year's Resolution Worksheet: Healthy Money Habits

The beginning of a new year often brings a fresh start and an opportunity for self-improvement. It's the perfect time to reflect on your financial goals and create a plan that will lead you to financial success. Our comprehensive worksheet is designed to guide you through the process of setting achievable financial resolutions and developing habits that will set you up for long-term financial well-being.

Establishing Financial Goals

Remember, it's important to make your goals specific, measurable, achievable, relevant, and time-bound (SMART).

GOAL #1:

Example:

Paying off
credit card
debt.

STEPS TO ACHIEVE:

- Complete a comprehensive audit of current debts.
- Create a budget targeted towards paying off debt.
- Pay off debt with the highest interest.
- Evaluate other options for reducing debt: debt consolidation, personal loans, etc.

GOAL #2:

STEPS TO ACHIEVE:

GOAL #3: <hr/> <hr/> <hr/> <hr/> <hr/>	STEPS TO ACHIEVE: <hr/> <hr/> <hr/> <hr/> <hr/>
GOAL #4: <hr/> <hr/> <hr/> <hr/> <hr/>	STEPS TO ACHIEVE: <hr/> <hr/> <hr/> <hr/> <hr/>
GOAL #5: <hr/> <hr/> <hr/> <hr/> <hr/>	STEPS TO ACHIEVE: <hr/> <hr/> <hr/> <hr/> <hr/>
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Current Spending Habits

Managing your current spending is much easier with one of the many online tools available on the market. Use our [Online Money Management Tools Comparison Chart](#) to help choose the best one!

Choose a Tool

Debt Management

If you have any debts, creating a repayment plan can help you reduce them over time.

CURRENT DEBTS:

Example:

Credit Card:

\$5,000

DEBT REPAYMENT PLAN:

- Create a plan to cut back on discretionary spending each month.
- Plan and document monthly savings with a money management tool.
- Make priority payments toward card with highest interest.

CURRENT DEBTS:

DEBT REPAYMENT PLAN:

CURRENT DEBTS:

DEBT REPAYMENT PLAN:

Reflection

Reflecting on your progress each month can help you adjust your plan as needed and stay motivated.

1. WHAT WORKED WELL THIS MONTH?

Example: Created a budget goal for the month. Enforced spending limits.

2. WHAT CHALLENGES DID YOU FACE?

Example: Easily influenced to purchase items

3. WHAT WILL YOU DO NEXT MONTH?

Example: Avoid impulse spending

NOTES:



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