



DO THIS, NOT THAT: PLAN YOUR 2026 FINANCES WITH EASE

According to a recent [WalletHub](#) survey, nearly 3 in 4 people say their financial situation impacts their mental well-being, and 69% of Americans feel insecure about their finances. It is no wonder so many of us are tired of traditional “new year, new budget” advice. Financial wellness does not have to mean strict spreadsheets. It is about taking small, actionable steps to feel more in control.

Do This: Review Your Spending Patterns
→ Not That: Start with a Strict Budget

Take a week to observe how you actually spend. Look at your bank statements and credit card bills to spot patterns. Are subscriptions you no longer use still draining your account? Are grocery runs adding up to more than you realize?

When you understand where your money is really going, you can make small, realistic adjustments – like shopping for generic brands or switching streaming services seasonally. Real progress beats rigid plans every time.

Do This: Automate What You Can
→ Not That: Rely on Willpower to Save

If you have ever meant to transfer money into savings but forgot (again), automation can save you from yourself. Schedule automatic transfers to savings on payday, set up direct deposit to savings, or set up autopay for bills to avoid late fees.

This trick works because it removes temptation and decision fatigue – two major barriers to saving consistently. Even a small automatic transfer adds up over time. Think of it as paying your future self-first.

Do This: Build an Emergency Cushion
→ Not That: Wait Until You Can Save “Enough”

A full emergency fund (three to six months of expenses) sounds great on paper and can feel impossible when money is tight. Start smaller. Even \$20 a week builds momentum. Keep it in an easy-access account, separate from other money, so it does not get mixed with daily spending.

This cushion helps protect you from unexpected costs – a car repair, a surprise bill, or even a missed paycheck – and gives you confidence that you can handle what comes your way.

Do This: Plan for Joy - Not Just Bills
→ Not That: Treat Fun as “Extra” or “Unnecessary”

Your budget should not just be about survival. Planning ahead for things that bring you joy, like a family outing, a weekend getaway, or even a nice meal out, keeps your financial plan sustainable. When you budget for joy and happiness, you are less likely to fall into guilt spending or burnout later.

Do This: Check Your Credit and Debt Picture
→ Not That: Avoid it Because it Feels Stressful

It is tempting to look away from debt; however, facing it head-on is the first step to taking control. Pull your free credit report at [AnnualCreditReport.com](#) and review all your balances, interest rates, and due dates.

Focus on paying off the smallest balance first (the “snowball” method) to build momentum or tackle the highest-interest debt first (the “avalanche” method) to save money over time.

Do This: Seek Trusted Support

→ **Not That: Navigate Your Finances Alone**

You do not have to have every answer to feel financially confident. Your financial institution offers budgeting tools, workshops, or savings programs to help you get started.

If you are dealing with debt, GreenPath offers free financial counseling and a proven Debt Management Program designed to lower interest rates, reduce payments, and reduce your stress in the coming year.



The Path to Financial Wellness Starts Here

GreenPath.com/mhfcu

GreenPath's NFCC- certified experts offer free financial counseling, online education, and a debt management program designed to help you save time and money. Call today.



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A BUDGET**



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MORE**



**PAY OFF
DEBT**



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