



UNITED STATES
SENATE FEDERAL
CREDIT UNION

FINANCIAL RESOLUTIONS

FOR 2025

TOP THREE FINANCIAL RESOLUTIONS

- **43% Save More Money**
- **37% Spend Less Money**
- **31% Pay Down Debt**

[Fidelity Investments 16th Annual Financial Resolutions Study](#)



NUMBER 1

BUILD EMERGENCY SAVINGS

- Open a dedicated savings account.
- Set a realistic savings goal.
- Automate your savings.
- Replenish your fund after use.



NUMBER 2

SAVE MORE MONEY

- Track your spending.
- Cut unnecessary expenses.
- Treat savings as a non-negotiable expense.
- Start with small changes and adjust periodically.



NUMBER 3

PAY DOWN DEBT

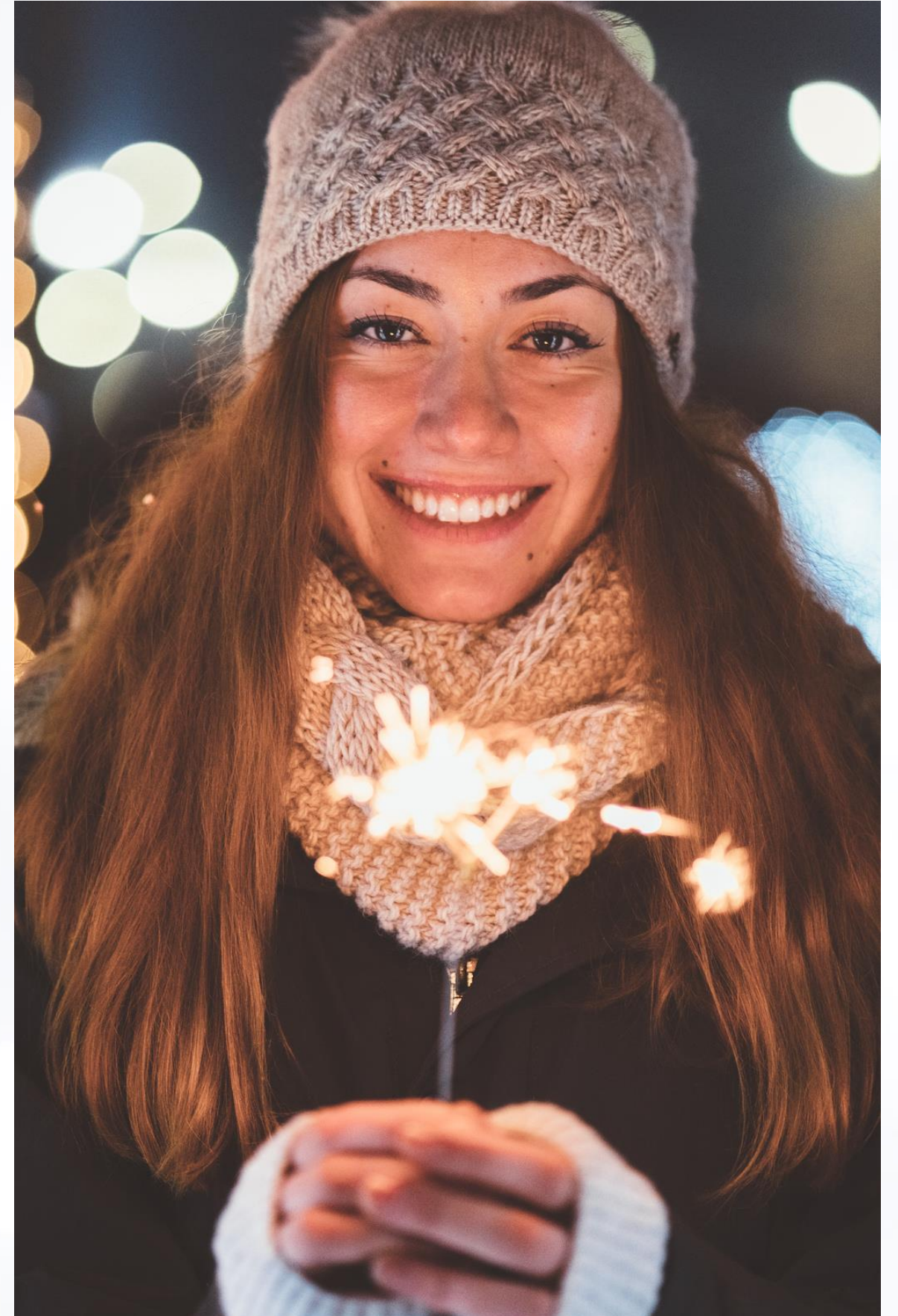
- Use the Snowball or Avalanche method.
- Be aware of interest rates.
- Use extra income to accelerate debt repayment.
- Consider credit counseling.



NUMBER 4

PRACTICE MINDFUL SPENDING

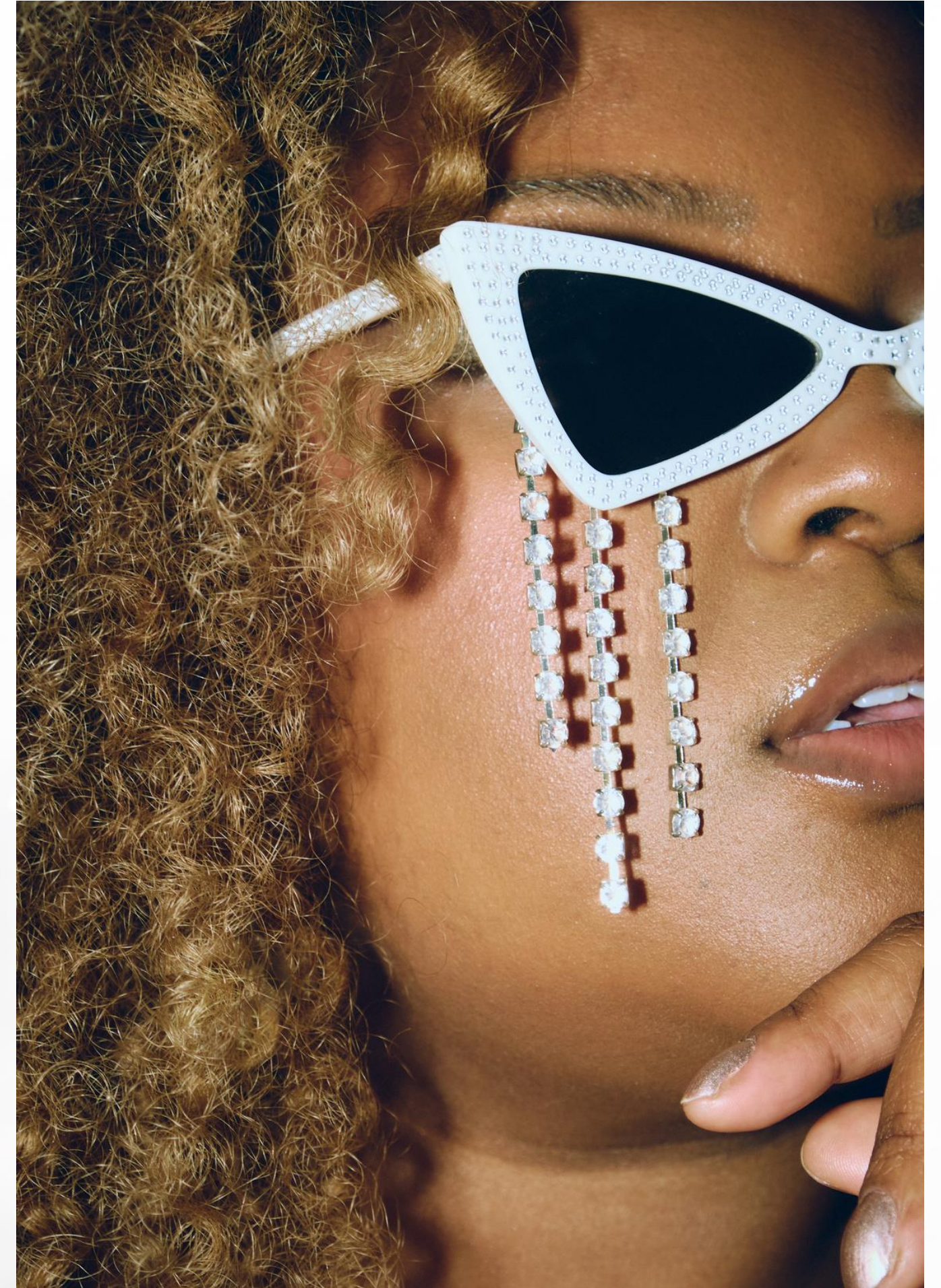
- Track expenses with mindful attention to spending patterns.
- Prioritize needs over wants in daily spending.
- Follow the 30-day rule for big purchases.
- Pay with cash to control overspending.
- Practice gratitude for current financial resources.



NUMBER 5

SET SPECIFIC FINANCIAL GOALS

- Break down big goals into smaller milestones.
- Use SMART criteria: Specific, Measurable, Achievable, Relevant, Time-bound.
- Regularly assess and adjust your progress.



NUMBER 6

BOOST YOUR RETIREMENT SAVINGS

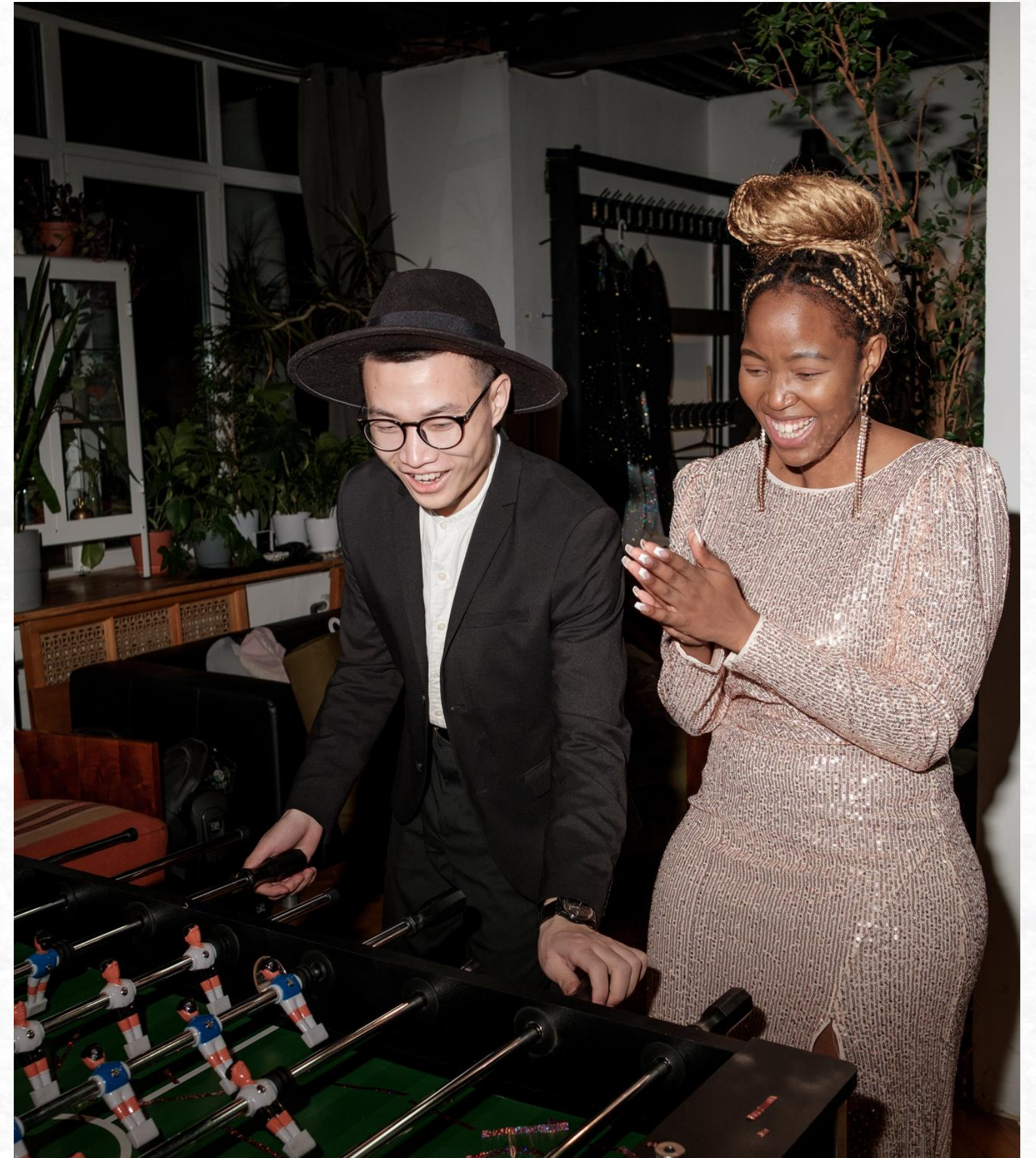
- Increase retirement contributions by 1% annually.
- Maximize your employer's 401(k) match.
- Diversify your investments to balance risk and growth.
- Explore our [IRA Certificates!](#)



NUMBER 7

PREPARE FOR THE UNEXPECTED

- Organize your important documents.
- Keep a list of reliable service providers.
- Regularly review your insurance policies.
- Create or update estate plan.



NUMBER 8

IMPROVE YOUR CREDIT SCORE

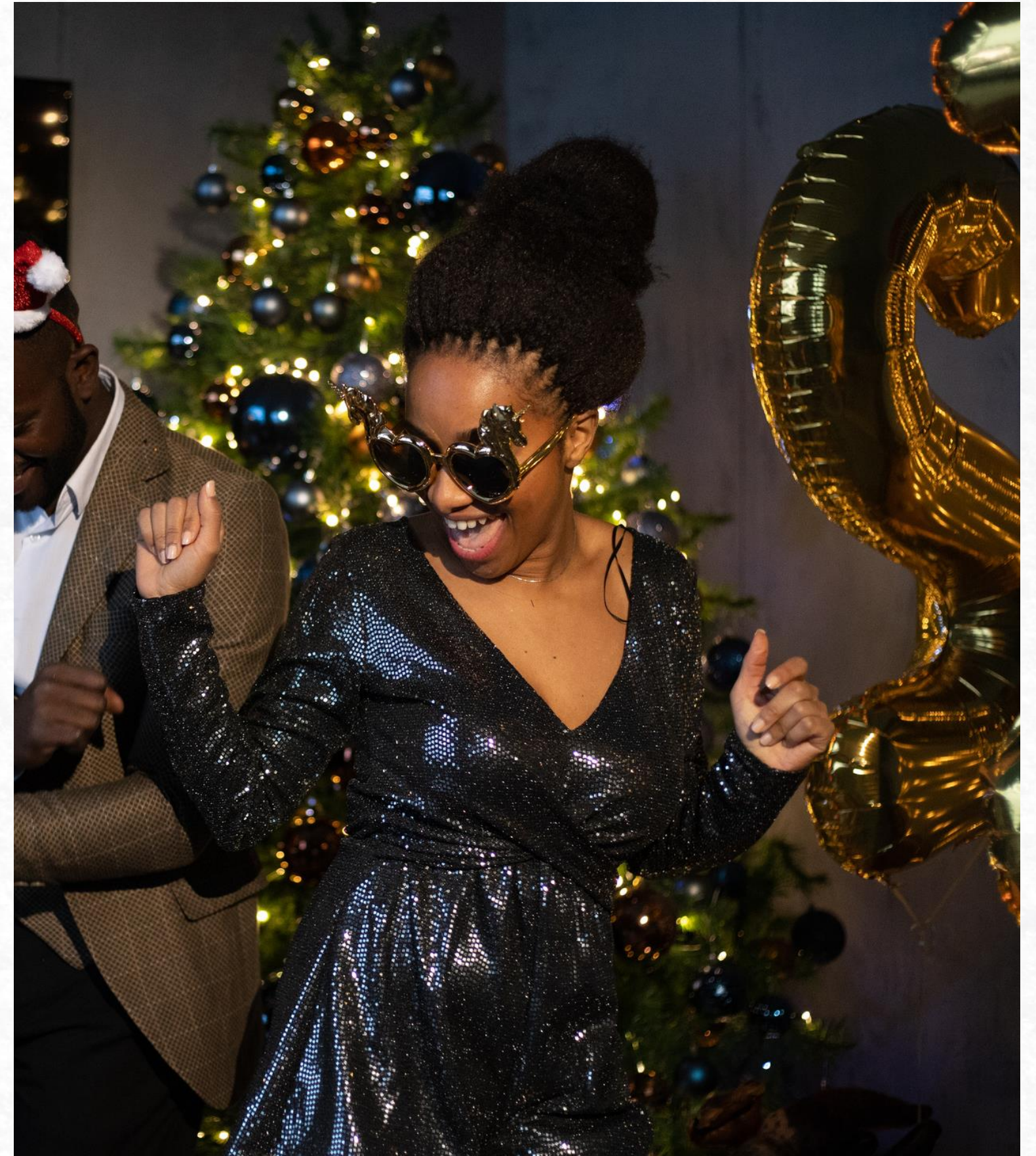
- Pay all bills on time and in full.
- Lower your credit utilization ratio.
- Don't apply for new accounts too often.
- Know your score.



NUMBER 9

STICK TO A FINANCIAL PLAN

- Work with a financial advisor.
- Share your plan with a trusted partner for accountability.
- Review and update your financial plan quarterly.



NUMBER 10

IMPROVE OVERALL FINANCIAL WELLNESS

- Schedule a financial review.
- Leverage educational resources.
- Reflect on financial habits and progress.





KEY TAKEAWAYS:

- Start with one resolution and build from there.
- Small, consistent actions lead to big results.
- Revisit and refine your goals throughout the year.



HOW USSFCU CAN HELP:

- Financial Advisory Services:
ussfcu.org/FAS
- Financial Counseling:
greenpath.com/USSFCU
- Financial Education:
ussfcu.org/BestLife
- Contact us: **800.374.2758 - 7**