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in  Newsletter

Providing Customized Financial Solutions & Education

92% Of New Year's Resolutions Fail, Financially Speaking Though That Doesn't Matter



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With two weeks now past into the New Year, statistically most people are already allowing their resolutions to fall by the wayside, and old habits are beginning to creep back in.

According to stats recorded by Statistic Brain Research Institute, 92% of people who set New Year's resolutions in 2014 failed to achieve them.

That's a staggering number of people who came up short.

However, in an article written in Forbes last month, [Financial New Year's Resolutions Are Good For You \(Whether You Stick To Them Or Not\)](#) the author suggests, "Those who made financial resolutions at the beginning of 2015 were more likely to be more optimistic and feel more financially secure. According to the survey just making a plan and resolving to improve financial well-being seems to have big benefits, if only for your mental health."

The most important thing you can do when setting New Year's resolutions is create a plan. And I have a gift for you today that you can use to start preparing your plan right away!

When starting with a plan one of the first tools that is good to have is a budget. Unfortunately, as simple as this small tool is most people don't use one. A budget, or blueprint as I like to call it, operates like a road map. Sometimes it's just easier when you can SEE where all your income is allocated. Deadlines, due dates and future commitments are in plain sight and can be planned for in a methodical way.

Dave Ramsey is an American financial author, radio host, television personality, and motivational speaker. His show and writings strongly focus on encouraging people to get out of debt. Among the many publications he has, ["Dave Ramsey's Guide To Budgeting"](#) is an easy-to-follow, easy-to-use, step-by-step resource.

If you're already an avid budgeter and it's working for you, great! If not, then I strongly recommend taking a moment to set a financial resolution in motion.

Take a look through this FREE resource, ["Dave Ramsey's Guide To Budgeting"](#) and if it's a fit for you then resolve to use it and make a difference in your finances for 2016!

To your success,

A handwritten signature in blue ink, appearing to read "Dave Ramsey", with a long horizontal flourish extending to the right.