

AMERICA SAVES WEEK

February 22-27, 2016.

Strategies for Success with 2016 Resolutions

America Saves is a campaign designed to encourage people to save and invest. Learn about tools and resources that will make the most of your financial resources. **The America Saves Campaign begins in January and runs through America Saves Week,**

Do you find it difficult to stay motivated to achieve your New Year's resolutions? Proven behavior change strategies that can help make your resolutions stick. Good money management is about more than crunching numbers. Use these techniques to reach personal finance goals. Here are a few tips to help you succeed:

Set Specific Goals – behavior change is more likely to occur if you have a written goal. Include a timeline and dollar amount. For example, instead of saying “I will save more money.” Say “I will save an additional \$500 by May 1, 2015.”

Think Positively – People with negative thought patterns give up more quickly than those with a positive outlook. Use positive terms in your written goals.

Find a Place to Start – The thought of changing long-term habits can be overwhelming. Procrastination can derail your resolution. Sometimes, people want to change but they are uncertain of where to start.

List Personal Action Steps – Decide on specific action steps you can take to achieve your goal. For example, increase savings by 2% or pay an extra \$25 per month toward your credit card balance.

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Visit our website at www.uaex.edu and to learn more about recommended savings strategies and to take the 2016 America Saves pledge. Follow Laura Hendrix on Facebook for up-to-date information about America Saves.