December ‘Consider This’ Content Toolkit

You help your members afford life – we’ll help you do that. To aid with your public relations, media relations and marketing workload, we’ll provide you with personal finance content each month to use in your credit union’s communication channels.

Here’s the story…

*Our Consider This release contains useful information and tips to share with your members in your longer-format communication tools, including newsletters, blogs, and/or website articles. Use this story however you’d like!*

**New year, new financial resolutions…**

With 2021 ending and 2022 right around the corner, now is the time to start making those resolutions for the new year. And what better place to start than with your finances?

While getting financials in order at the beginning of every year is a ritual for most, it doesn’t hurt to keep things fresh with some out-of-the-box resolutions. According to the [New York Post](https://nypost.com/2020/01/28/the-average-american-abandons-their-new-years-resolution-by-this-date/), the average American calls their resolutions quits by the time February rolls around (or never follows through with them in the first place), so a new perspective might just be the ticket to sticking to the financial plans you intend to make.

An article published by [Wallet Genius](https://walletgenius.com/financial-advice/unconventional-financial-resolutions-you-shouldnt-wait-until-january-to-make/) takes a new perspective on classic financial goals with suggestions that include talking to your children and spouse about money, not confusing spending with saving, consider money as a tool instead of a goal, and even volunteering and trying something new every year.

**Tips for sticking to your New Year’s financial resolutions**

All geared up and ready to make those financial resolutions for the New Year? Don’t be like the majority of Americans and fall off course by January 19. Use these helpful solutions from [CNBC](https://www.cnbc.com/select/how-to-stick-to-your-money-goals/) to stick to your financial goals throughout the new year and beyond:

**Set up autopay for everything –** From your utility bills to your rent, automate payments so you never have a late fee. Plus, excellent payment history will be reflected on your credit score. You can also automate money directly from your paycheck to your savings, so you won’t even know you’re missing it while saving at the same time.

**Give your budget a makeover** –If it’s been a while since you’ve tweaked your budget, take the time to restructure it to fit your most current lifestyle.

**Match savings to spending** – For one month, try this savings technique that allows you to save as much as you spend. Simply add a dollar to savings for every dollar you spend. Or you could put a cap on it, like saving $5 for each purchase made throughout the month.

**Try a “savings spree”** – Save the dollar amount of each calendar day for one month. Start by saving $1 on the first of the month, $2 on the second and so on. You could end up saving around $500 for the month!

**Bump up your retirement contribution by 1% --** A little goes a long way. Investing a few extra dollars per month into your retirement account could pay out big in the end.

For Social Media…

*Here are a few timely messages in 280 characters or less for your credit union’s social media presences.*

**#CreditUnions**

Do you know the differences between a credit union and a bank? Find out more:<https://yourmoneyfurther.com/>

Credit unions offer lower rates on car loans than banks! Learn more:<https://yourmoneyfurther.com/>

CUs exist to serve their members, not make a profit for shareholders. Learn more:<https://yourmoneyfurther.com/>

Get a jump on your finances by visiting your local credit union today. Learn more:<https://yourmoneyfurther.com/>

**#FinancialResolutions #NewYearsResolutions2022**

What are your #FinancialResolutions for the New Year? Find out where to start here: *Link to release/article*

Plan to add some fresh financial goals for your #NewYearsResolutions2022. More info here: *Link to release/article*

Stick to those #FinancialResolutions throughout all of 2022. Learn how here: *Link to release/article*