

2025: A Year to Take Control of Your Financial Future

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January 2025

K-STATE | Southwind District
Research and Extension

The past few years have been challenging, from a global pandemic to rising inflation rates. As a result, many people have had to put their financial goals on hold. But with 2025 upon us, now is the perfect time to prioritize your financial freedom. Setting clear financial goals is essential to successful budgeting and saving.



Recent surveys reveal that the top five financial resolutions for Americans this year are: paying off current debt, building a savings account, spend less, and make more money. While most of these goals hit what a lot of us want to accomplish in 2025, it is important to make your goals are Specific, Measurable, Achievable, Relevant, and Time-based.

Once you've set your goals, it's time to roll up your sleeves and put in the work. Here are some actionable tips to help you stay on track toward financial freedom this year:

1. Write Your Goals Down

Research shows that writing down your goals increases your likelihood of success. Not only does it solidify your commitment, but sharing your goals with a trusted friend or accountability partner can provide extra motivation and encouragement. Having someone to check in with helps keep you focused and on track.

2. Stick to Your Timeline

If your goal is to save a certain amount for that Special fund, make sure to have a set date in mind for that goal. Break it down into manageable monthly steps. It's easy to push back deadlines, but doing so could delay your progress. Staying firm on your timeline helps you maintain momentum and ensures that you stay on course.

3. Dream Big for the Future

While focusing on short-term goals is essential, don't forget to think long-term. If paying off credit card debt is one of your objectives for 2025, consider the benefits of achieving that goal. Picture what your monthly budget will look like once your debt is cleared—perhaps you can finally take that dream vacation or buy that newer car you have had your eye on. Achieving short-term financial milestones will set you up for long-term success and peace of mind.

Wishing you a prosperous and financially secure New Year!

For more information, contact Amanda Clasen, Southwind Extension District-Community Vitality Agent at amclasen@ksu.edu or by calling 62-244-3826.