

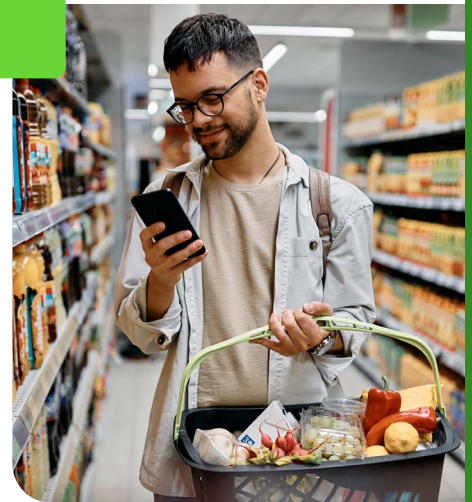
2026 Financial Resolutions Study

A few words about this study

Fidelity Investments'® annual Financial Resolutions Study is designed to explore attitudes about making New Year financial resolutions. This year's study examines how Americans are approaching 2026 — as we close out a rollercoaster year where Americans faced the headwinds of inflation, market volatility and even a market rebound — and explores whether they're making a resolution to improve their financial situation.

2026 key findings

- ✓ 2026 is expected to be the year of “planning with purpose”
- ✓ 64% are considering a financial resolution for the new year
- ✓ For the second year in a row, Americans resolving to ‘save more money’ are more focused on short-term savings goals in the coming year than long-term goals (52% vs 48%).
- ✓ The impact of rising everyday prices is the top financial concern for the year ahead (45%), followed by unexpected expenses or financial surprises (31%) and rising healthcare or insurance costs (28%).



The top 3 financial resolutions remain consistent year-over-year

44% Save more money

36% Pay down debt

30% Spend less money



Resolutions to watch

25% claim they're looking to “build their emergency fund” in the coming year

23% are looking to make or stick to a budget

Financial resolutions growing in interest

64% of respondents are considering a financial resolution for 2026, compared with 56% who reported having a financial resolution in 2025.

More than one-third of Americans considering a financial resolution (36%) are planning to prioritize making financial resolutions more in the year ahead than they have in the past.

Americans are concerned but optimistic and resilient



Americans worried about finances

31% describe their relationship with money as stressful

55% feel overwhelmed by personal finances

Gen Z (64%) and **Millennials (68%)** feel most overwhelmed by personal finances

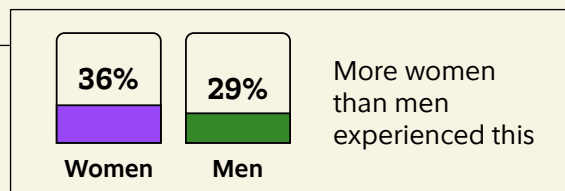
...And are more stressed now than in recent years as it relates to

- Finding money to save for goals after paying monthly bills (**35%**)
- The ability to pay monthly bills (**34%**)
- The ability to pay for health care costs in retirement (**30%**)
- Having enough retirement savings to retire as planned (**30%**)

Many experienced financial setbacks in 2025

33%

had significantly less money due to rising everyday prices



20%

experienced an unexpected non-health emergency

Yet are feeling optimistic at the same time



More than two-thirds (**70%**) see themselves in a better or similar financial situation than they were the same time last year.



More people are feeling better about their finances today than they did 5 years ago (**43% vs 36% who said the same last year**).



Americans are more likely to cut back on other expenses (**48%**) or start a side hustle/get a second job (**42%**) than dip into emergency savings or take out a loan.

Planning can make a difference

Top financial concerns for 2026:



Rising everyday prices **(45%)**



Unexpected expenses or financial surprises **(31%)**



Rising healthcare or insurance costs **(28%)**

Having a plan can help:

71%

have a plan to reach their financial goals

78%

plan to build up emergency savings

80%

believe having a financial plan in place can help them to better deal with the unexpected

Motivated to make a change

Those who make financial resolutions are primarily motivated by:



The desire for greater peace of mind **(49%)**



Living a debt-free life **(47%)**



Getting control of daily expenses **(35%)**

More than a quarter of those considering a financial resolution **(29%)** are finding inspiration for their financial resolutions from positive past financial experiences they've had.



Key aspects of a plan that will stick

The top reasons individuals were able to successfully keep their financial resolution in 2025 were:

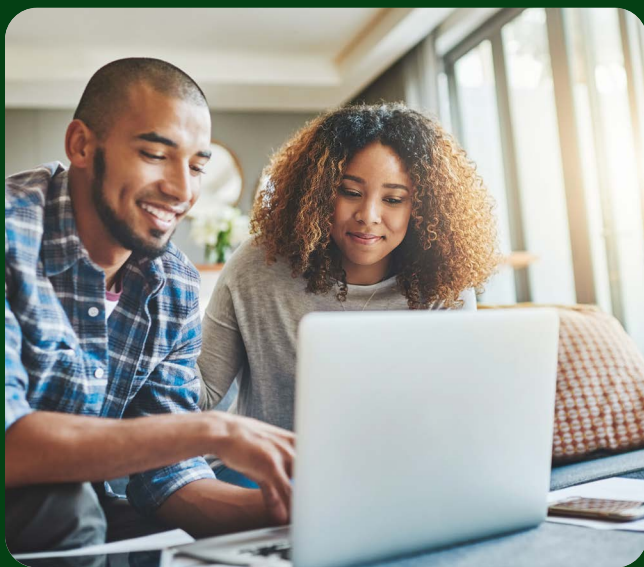
- It was realistic and easy to maintain over the long-term **(27%)**
- The financial goal was clear and specific **(26%)**
- It felt good to make progress to help them stick with it **(27%)**



AI gaining traction in financial planning

Among those who were able to stick with their 2025 financial resolutions, **7%** attribute their success to using AI tools to come up with a plan.

Among Gen Z and Millennials, that rises to **9%** - a signal of growing trust in tech-driven financial guidance.



Looking to take next steps with your financial resolution?

Fidelity can help you create a free plan¹ based on what matters most to you and adjust your plan as your priorities evolve, available at: fidelity.com/freeplan.

Methodology: The study presents the findings of a national online survey, consisting of 3,026 U.S. adults, 18 years of age and older. Generations as defined by Pew Research: Baby Boomers are individuals born between 1946 – 1964, Gen X are individuals born between 1965-1980, Millennials include individuals born between 1981 – 1996 and Gen Z includes individuals born between 1997 – 2012. Interviewing for this CARAVAN® Survey was conducted October 1-8, 2025 by Big Village, which is not affiliated with Fidelity Investments. The survey results may not be representative of all adults meeting the same criteria as those surveyed.

Respondents for this survey were selected from among those who have volunteered to participate in online surveys and polls. All sample surveys and polls may be subject to multiple sources of error, including, but not limited to sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey adjustments.

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¹ Fidelity's Planning and Guidance center allows you to create and monitor multiple independent financial goals. **While there is no fee to generate a plan, expenses charged by your investments and other fees associated with trading or transacting in your account would still apply.** You are responsible for determining whether, and how, to implement any financial planning considerations presented, including asset allocation suggestions, and for paying applicable fees. Financial planning does not constitute an offer to sell, a solicitation of any offer to buy, or a recommendation of any security by Fidelity Investments or any third-party.

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