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## **5 Financial Resolutions for 2022 That Will Actually Stick**

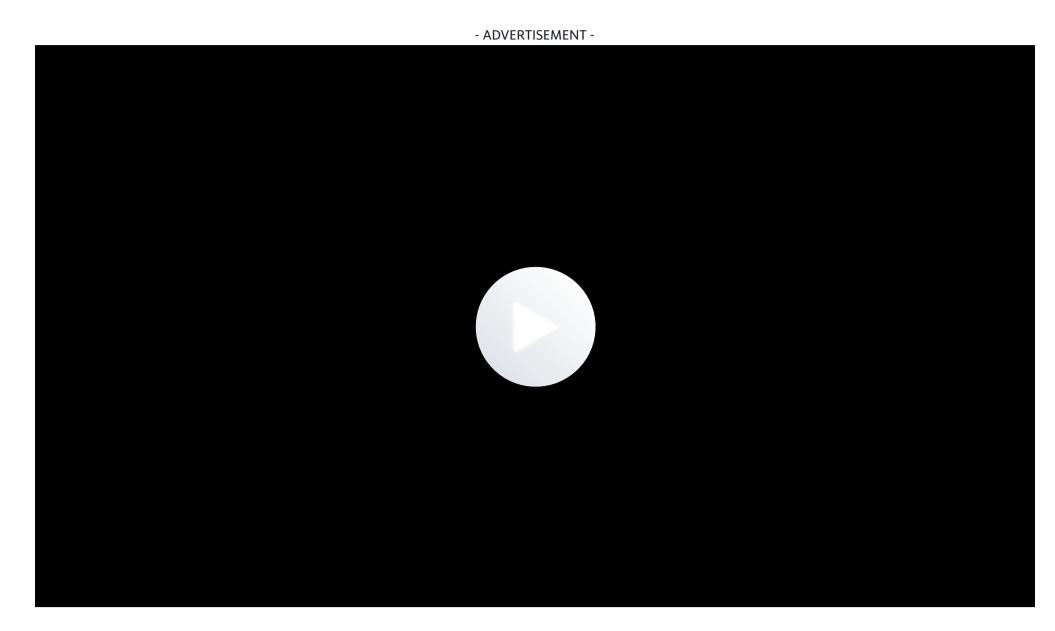
	<b>Cynthia Measom</b> Mon, December 13, 2021, 8:00 AM · 4 min read
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A new year is the perfect time to change old habits for the better — especially when it comes to your financial well-being. But those pie-in-the-sky financial ideals that you wish you could achieve aren't the ones that will stick. For example, if you know that making a resolution to cut out all discretionary spending for the next year will never work, why waste time pretending it will? Instead, consider financial resolutions that are not only worthwhile but also that you believe you can achieve.

Learn More: Budgeting 101: How To Create a Budget You Can Live With

Also See: Tips To Keep Your Finances in Order Without Sacrificing What You Want



#### Make Time Each Month To Revisit Your 'Why'

When you don't have a compelling reason to make the effort to do something, chances are it won't become a long-term habit. So come up with a "why" for each financial resolution you make. For example, if you decide to avoid shopping online for a month to save money to put toward your credit card bill, ask yourself why that particular resolution is important to you. A good "why" is that you don't want to be stuck with a high credit card balance that you have to pay interest toward each month.

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Symbol	Last Price	Change	% Change
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BMBL Bumble Inc.	33.81	-1.36	-3.87%
<b>EMN</b> Eastman Chemical	<b>120.10</b> Company	+2.18	+1.85%
NUE Nucor Corporation	113.90	+5.68	+5.25%

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Once you've written down a "why" for each financial resolution you've made, revisit them each month to make sure they still hold true. If not, come up with new compelling reasons to help you stick to them.

#### Tips To Save More: Unplug These Appliances That Hike Up Your Electricity Bill

#### Save Money by Doing Things Yourself

Don't panic. You don't have to give up everything you enjoy having done for you — especially if it's something that makes your life easier and more organized, such as hiring a maid service.

"My favorite financial resolution involves assessing what 'little luxuries' you regularly treat yourself to that you could potentially do yourself," said Trae Bodge, smart shopping expert for TrueTrae. "Perhaps it's going to the car wash once a month or getting regular manicures. If you commit to doing that thing yourself instead of paying for

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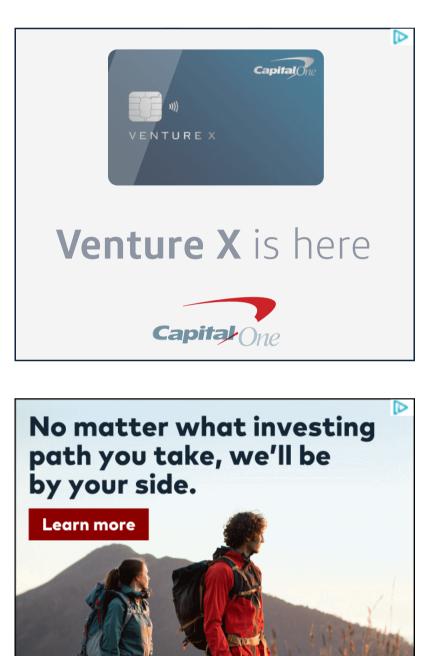
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Many consumers have never so much as glanced at their credit report. Right now, credit reports are available for free on a weekly basis through April due to the pandemic. If you've yet to review your credit report before, or if it's been some time since you gave yours a read, here are four important factors to...

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#### Why AMD, Qualcomm, and Skyworks Stocks Just Crashed

As of 1:45 p.m. ET, shares of Advanced Micro Devices (NASDAQ: AMD) have already lost 5.3%, Qualcomm (NASDAQ: QCOM) is down 5.8%, and Skyworks Solutions (NASDAQ: SWKS) is taking it particularly hard on the chin -- down 7.5%. While suppliers can presumably charge Apple premium prices in a time of...

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What happened Shares of AT&T (NYSE: T) rallied on Thursday following bullish analyst remarks. As of 1:10 p.m. ET, the telecom giant's stock price was up more than 7%. So what It's been a painful year for AT&T's shareholders.

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Shares of Apple (NASDAQ: AAPL) were trading down 2.4% as of 12:21 p.m. ET on Thursday after the company pushed back its return to the office for employees, according to a report from the Wall Street Journal. The recent rise in COVID-19 cases can be to blame, which also forced Apple to close three retail...

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The stock is likely down because of knee-jerk selling in many growth stocks on Thursday, following the Federal Reserve's commentary yesterday about its expectations to raise interest rates next year. The growth stock's decline extends a bearish trend for the electric car maker's shares recently. Many growth...

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Rebounding yesterday after slipping lower on Tuesday, shares of Plug Power (NASDAQ: PLUG) seemed to be on the verge of logging a second day of rising this morning. The fuel cell specialist's stock popped this morning, climbing as much as 4.6% on seemingly encouraging news regarding the company's expansion...

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Electric vehicle (EV) stock Nio (NYSE: NIO) was in free fall today, slumping as much as 10% as of 12:20 p.m. ET, on Wednesday. Nio is one of the many growth stocks crashing ahead of the Federal Reserve's policy, though investors in the EV manufacturer have been gripped by more than just inflationary fears....

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Micron Technology (NASDAQ: MU) stock has popped impressively since the middle of October thanks to changing sentiments on Wall Street, as analysts now expect the memory market to remain healthy in the wake of strong personal computer (PC) and server sales. This is a notable turnaround for Micron...

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Despite the big plunge, Cathie Wood sees her plan returning 40% annually in the next 5 years — here are Ark Invest's latest buys After much "soul searching," Wood says her strategy still has "huge" potential.

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High-growth, high-multiple software-as-a-service stocks have been among the most affected by recent market trends, CrowdStrike (NASDAQ: CRWD) included. While that seems like a lot, there are a lot of high-multiple tech stocks that have fared much worse. Amid the drop in its stock price, CrowdStrike...

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#### Unstoppable Dividend King for 2022: AbbVie or Johnson & Johnson?

AbbVie (NYSE: ABBV) and Johnson & Johnson (NYSE: JNJ) have plenty of similarities. Johnson & Johnson had revenue of \$82.5 billion last year, more than the gross domestic product of many countries. Over the past five years, J&J has increased revenue each year -- or some 27% in total during that period.

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#### Reuters

**Bank of Montreal has expressed interest in BNP Paribas' U.S. arm – Bloomberg News** The Canadian lender has held initial talks with BNP to buy its Bank of the West, a retail banking unit based in San Francisco, according to the report. Shares in Bank of Montreal were down 1.6% C\$137.87 in afternoon trading. BNP and Bank of Montreal did not immediately respond to Reuters requests for...

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#### 5 Top Growth Stocks I'm Buying To Kick Off 2022

After an incredible showing for growth stocks in 2020 -- in which many names doubled in value or more -- 2021 was unsurprisingly a much tougher go. Lapping massive growth from the first year of the pandemic, companies driving the digital economy forward were due for some pullbacks. It's now been well over a...

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