smarter MONEY LIFE

PRACTICE GRATITUDE AND GIVE WISELY

The end of the year is the perfect time to reflect on how far you've come financially and think intentionally about how you give back. Before you focus on what didn't go according to plan, take a moment to celebrate what did.



CELEBRATE YOUR 2026 MONEY WINS

MAYBE YOU:

- Paid off debt
- Started investing
- Stuck to a budget
- Built better money habits
- Increased your savings
- Improved your credit score
- Avoided taking on new debt

Progress matters more than perfection.



PRACTICE FINANCIAL GRATITUDE

ASK YOURSELF:

- What financial goal am I most proud of this year?
- What money lesson did I learn?
- How has my financial situation improved?
- Who helped me along the way?

Gratitude can help shift your focus from what you don't have to what you've accomplished.



GIVING STARTS WITH INTENTION

If you're planning year-end charitable donations, make sure your gift goes where you intend.

LOOK FOR:

- Clear mission and purpose
- Transparency about finances
- Measurable community impact
- Easy access to annual reports
- Strong reputation and accountability



WATCH FOR RED FLAGS

- Pressure to give immediately
- Vague explanations of how funds are used
- Lack of financial transparency
- Requests for payment through unusual methods
- Organizations you can't independently verify

A little research can help your donation make a bigger difference.



GENEROSITY DOESN'T HAVE TO BE SPONTANEOUS

CONSIDER:

- Setting an annual giving budget
- Choosing causes that align with your values
- Donating throughout the year instead of all at once
- Including charitable giving in your financial goals

The holidays are a great time to reflect on what you've accomplished, appreciate the progress you've made, and give thoughtfully to causes that matter. Gratitude helps you recognize your financial growth. Intentional giving helps you use your money to create positive impact.

Your Money. Your Way.
We'll help you get there.

For more helpful financial tips, visit the FORUM Credit Union YouTube Channel

Visit **forumcu.com/smarter-money-life** for helpful videos, tips, and tools

Don't miss the Smarter Money Life podcast. Listen wherever you get your podcasts.

FORUM® CREDIT UNION

Federally insured by NCUA