

Start the Year Strong: Easy Ways to Save and Take Control of Your Finances



Are you wondering, “How can I save money this year?” Or maybe you’ve asked yourself, “What’s the best way to manage my spending?” And if you’ve been thinking ahead, you might also be wondering, “Where should I keep my money, so it actually grows?” These are questions a lot of people have at the start of a new year, and the good news is, taking control of your finances doesn’t have to be overwhelming. With a few simple strategies, you can build an emergency fund, track your spending, and make saving a natural part of your routine.

Grow Your Emergency Fund

So, what’s an emergency fund anyway?

Basically, it’s money you set aside for those unexpected moments, like a sudden job loss, a major car repair, or even a leaky roof. Think of it as your financial safety net. Ideally, you want to save about three to six months’ worth of living expenses.

Now, where should you keep this money?

A high-yield savings account is a great choice. It earns more interest than a regular savings account, so your money grows a bit while staying safe, and it helps keep up with inflation, too.

Manage Your Money

Ever wonder, “How can I spend less and save more without feeling restricted?” Managing your money doesn’t have to be complicated. Here are a few simple ways to get smarter with your cash:

1. Know Why You’re Saving

Start with a reason. Are you saving for a fun trip, a new car, or just a little peace of mind? Having a goal makes it way easier to say “no” to impulse buys and stick to your plan.

2. Make a Budget That Works for You

Keep it simple. Write it in a notebook, use an app, or make a spreadsheet, whatever feels easiest. Track your income, your bills, and your fun money. Then make limits for different categories like groceries, dining out, and entertainment. Seeing it all in one place is kind of eye-opening.

3. Try “No Spend” Days

Pick a day or two each week where you don’t spend a dime. No coffee runs, no online shopping, nothing. It might sound small, but those little breaks add up fast.

4. Plan Your Meals & Shop With a List

Meal planning is a game-changer. Decide what you’re eating for the week, make a list, and stick to it. Fewer last-minute trips mean fewer impulse buys, and your wallet will thank you. Bonus: keep an eye out for sales or coupons while you’re at it.

5. Keep Tabs on Your Spending

Pay attention to where your money goes. Those little daily purchases sneak up on you. Tracking your spending helps you spot where you can cut back and redirect money to your savings.

6. Automate Your Savings

Set up automatic transfers to your emergency fund or savings account. Out of sight, out of mind. It’s the easiest way to grow your savings without even thinking about it. If you need a little help getting started, someone at Arcadia Credit Union can walk you through it.

Taking control of your money is all about building habits that work for you, and it doesn't have to be complicated. By growing your emergency fund, keeping track of your spending, and automating your savings, you can make real progress toward your financial goals in 2026. And remember, Arcadia Credit Union is here to help every step of the way. Whether you need guidance setting up a savings account, creating a budget, or just figuring out your next steps, our team is ready to support you so you can feel confident and prepared for whatever the year brings.

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