



## Financial Goals for 2026

As we come to the end of this year, setting goals for 2026 may be top of mind. If you want to achieve success in the coming year, consider the PACT technique (Purposeful, Actionable, Continuous, and Trackable) when setting your goals.

### PACT Technique Framework:

- **Purposeful:** When setting your goals, they should align with your values to give them purpose. Start by identifying what you value by reflecting on what makes you happy and gives you confidence. Also consider where you spend your time and energy, moments that you felt fulfilled, and qualities you admire in others. From here you can make list of values. Trim your list down by categorizing them by similarities and then rank them by importance. Then, select the top five values that best represent you and can help guide your goal setting.
- **Actionable:** Knowing what actions you need to take can provide a roadmap to success. Break your goals into smaller tasks to help move you toward achievement. Set parameters such as days of the week you intend to do something, how long you will need to complete a task, and what activities need to be done. Be detailed about what you want to achieve and provide a realistic time frame to achieve it.
- **Continuous:** Mistakes happen and unexpected roadblocks come up, don't give up! Make a pact with yourself to learn from your mistakes, adjust as needed, and continue to move forward. Giving yourself grace to do so will help

you achieve your goal.

- **Trackable:** Monitoring your progress and reflecting on your journey can keep you moving forward. Write down the tasks you need to complete to reach your goal and check them off as you go along, create a visual tracker that will let you see how you are doing, or keep a journal to document your growth.

With this framework, now consider what long-term *financial* goals you want to achieve. Start by calculating your net worth to get a snapshot of your current financial situation and highlight areas to work toward improving. Calculate your net worth by:

- Making a list of all your **assets** (everything you own with monetary value).
- Making a list of all your **liabilities** (all the debts you owe).
- Then, **subtract** the sum of your liabilities from the sum of your assets. This is your net worth.

BMI Federal Credit Union<sup>®</sup> has a **Know Your Net Worth Activity** that can help guide you in your calculation.

Calculating your net worth will reveal the full impact of your debt situation and can help you identify specific debt that is weighing you down. It will also provide motivation to build your assets. It can help you see how building your savings, participating in your 401k, and learning more about how to grow your money can improve your net worth. With the knowledge gained, use the PACT framework to set informed goals to improve your financial situation.

BMI Federal Credit Union is here to help you achieve your goals. We offer free Financial Education Services to help improve your financial life:

- Visit our **Online Learning Center** for calculators, articles, and videos.
- Attend a free **Financial Education Workshop** or Webinar to help build your knowledge.
- Meet with a **Financial Coach** over the phone or in-person for guidance.

Setting goals that will help you achieve financial stability is beneficial for your health and well-being. Get excited for 2026 by reflecting on what you want to achieve in the new year and set concrete goals that will get you there. You can do this!

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### Financial Wellness Tip: Start the Year with a Budget Review

Make room for future priorities with a detailed review of your budget. Evaluate your expenses and shop around for the best rates. Analyze and create a plan to reduce debt. Over time expenses change and with a thorough examination of your budget, you can free up funds to put toward new financial goals.

Use the **Trim Your Budget** activity to find ways to cut costs and see how much you can save.



### Free Financial Workshops

BMI Federal Credit Union<sup>®</sup> offers free Financial Education Workshops to help improve your financial life. Visit [bmifcu.org/workshops](https://bmifcu.org/workshops) for a full list of upcoming workshops.

### Estate and Asset Protection Planning Workshop Series

BMI Federal Credit Union is partnering with a trusted attorney to provide an *Estate and Asset Protection Planning* workshop series.

- **Estate Planning**

*Saturday, January 10, 2026*

Learn how estate planning ensures that your final wishes are clear, and your estate is secure. A trusted attorney will explain the benefits of having a plan



and the documents needed.

- **Asset Protection Planning**

*Saturday, February 7, 2026*

Learn how probate, taxes, and long-term care costs affect your estate and what steps you can take to secure your assets and preserve your legacy.

## **New Year, New You! Webinar Series**

Get a fresh start to your finances in the new year by attending our *New Year, New You!* webinar series. Join us at noon on select Wednesdays in January and February.

- **Managing Debt**

*Wednesday, January 7, 2026*

Learn the five steps needed to reduce debt. Explore several repayment strategies and discuss ways to reallocate existing funds toward paying what you owe.

- **Understand & Improve Your Credit Score**

*Wednesday, January 21, 2026*

Your credit score matters, and it is important to know how it is calculated. Learn how to build, improve, and keep your credit score strong.

- **Better Budget Building**

*Wednesday, February 4, 2026*

Explore what should be included in your budget as well as strategies to make it work for you. Discover various tools that can help you create an effective plan for your money and learn tips to stay on course toward your goals.



**Online Learning Center**

Explore our online learning center by topic for free financial education resources. Find articles to read, modules to explore, watch videos, or utilize available calculators. Visit [bmifcu.org/online-learning](https://bmifcu.org/online-learning) to get started.

Explore these resources to help you plan your finances for the new year:

- Read **Build Your Financial Confidence** to bring clarity on how to manage your finances successfully.
- Explore our playlist of modules **Planning for Your Financial Future**.
- Use the **Budget Calculator** to help plan out monthly and annual expenses.

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## Products and Services Highlights

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# Why Pay High Credit Card Rates?

## Our Rates Are Lower Than the National Average!

Transfer your balance to a new BMI FCU<sup>®</sup> Visa Platinum credit card and get **ZERO** percent introductory APR<sup>1</sup> on your balance transfers for 7 months. After that, your APR will be **9.900%-17.900%** based on your creditworthiness when you open your account!

We also have a great balance transfer offer on our **Visa with Rewards** credit card!

Check out our **credit card offerings** and choose the card that best fits your needs.

<sup>1</sup>**See complete details.**

<sup>2</sup>National Average Credit Card Annual Percentage Rate Source: Bankrate.com, December 3, 2025.  
<https://www.bankrate.com/credit-cards/advice/current-interest-rates/>

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## The Holidays are Right Around the Corner!

Make your holiday shopping easier with BMI FCU®. Get a **Holiday Loan** and choose a loan amount that fits your needs; from \$1,000, \$3,000, or \$5,000!

**Learn more** about Holiday Loans and apply today to enjoy low fixed rates and no application fees.

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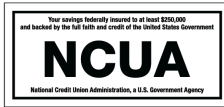
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