

YOUR 2021 GUIDE TO SETTING MONTHLY MONEY INTENTIONS

2020 is finally over, and it's the time of year when many people come up with New Year's Resolutions for 2021. It's usually a huge, lofty goal that may or may not be attainable. Does this scenario sound familiar?

Your resolution for the year is to eat healthier and cut out fast food. A few days into 2021, you get a text from friends that have decided to go on a quest for the top five breakfast burritos in town. You join the fun, and your resolution is over by the second week of January. While your plan may not involve burritos, I'm sure you can relate to plans coming unraveled.

Instead of setting ONE resolution at the beginning of the year that will be over before February 1st, let's reframe the idea of big "resolutions" into smaller "intentions" and give them attention every month. You can still set one primary money goal if you want to, but back the goal up with 12 smaller tactics to help you achieve it by the end of the year.

Good Bye!
2020

WHY YOU SHOULD SET MONTHLY INTENTIONS

Intention-setting focuses less on the main goal and more on the journey that leads to that goal. It helps you be more mindful in your day-to-day life. Mental health experts tout its benefits and offer these tips to start you on the path of creating meaningful intentions.

WRITE THEM DOWN to help hold yourself accountable. Getting your thoughts out on paper enables you to be less judgmental and more compassionate to yourself.

START SMALL to keep your intentions achievable, especially at first. When we succeed with small intentions, it builds our confidence to achieve bigger ones.

BE CONSISTENT by keeping a journal where you can reflect daily, weekly, and monthly. It allows for the accountability to check in with yourself and create space for self-awareness and growth.

SHARE FOR SUPPORT use the benefits of a support network. When you let others in on what you want to achieve, you might find an accountability partner, motivator, or cheerleader—all huge support roles you'll need on your way to success.





#Meme4College Scholarship Challenge

\$2,000 are up for grabs to help you pay for college. Four winners will be selected. Submit a meme or GIF that answers:

“If you could travel back in time to your elementary-school self, what age would you go back to and what ONE piece of advice would you give? “

Log into your Instagram account and follow @elementsofmoney, then post the meme and tag @elementsofmoney. Don't forget include #Meme4College so you'll be entered into the contest.



12 MONTHLY MONEY INTENTIONS

OVERALL GOAL:
FOCUS ON MY FINANCES

Here is a list of intentions to help you write your own:

1. Trim down basic expenses.
2. Pay off credit card in full each month.
3. DIY something you usually pay for. Ex: brew your own coffee at home.
4. Start investing in something.
5. Hold a spending freeze challenge with friends. Yep, this means no Starbucks. Try it for a month then see how it impacted your account.
6. Spend less on material items and experience more.
7. Start an emergency fund.
8. Save money with the mason jar method. Start with \$1, save an extra dollar each week, and you'll have \$1,300 by December 31. (Week 1=\$1, Week 2=\$2, Week 3=\$3, and so on.)
9. Automate savings. Have a bit of your paycheck go straight to savings.
10. Track spending with a budgeting app.
11. Sell stuff from around the house.
12. Use cash instead of credit cards for holiday shopping.

TIPS ON ACHIEVING YOUR INTENTIONS



CONVENIENCE ON THE GO!

Check your balance, view transactions, deposit checks and more with mobile banking. You can also sign up to receive e-alerts on your account.



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Here's a shocker: Only 8% of people achieve their New Year's goals.* For a push in the right direction, answer these five questions to stick to your monthly intentions.

1. WHY DO YOU WANT TO MAKE THE CHANGE?
2. IS YOUR GOAL CONCRETE AND MEASURABLE?
3. WHAT IS YOUR PLAN?
4. WHO CAN SUPPORT YOU?
5. HOW WILL YOU CELEBRATE YOUR VICTORIES?