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## Money progress doesn't have to be dramatic to be meaningful | Opinion

*If you want this year to be different financially, stop trying to become rich overnight. Focus on becoming more capable, more confident and more consistent with money.*

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Jan. 7, 2026, 6:30 a.m. CT

It is by far one of the most popular New Year's resolutions: This is the year I finally get rich.

It's understandable, too. [According to PNC Bank](#), more than two-thirds of workers are living paycheck to paycheck. So, it's no wonder people get fired up and vow to double their income, master investing, eliminate debt, save aggressively, launch a side hustle and somehow become financially fearless, all at once. It sounds ambitious. In reality, it's one of the most reliable ways to feel overwhelmed and give up before February.

Having worked in finance most of my career, I've learned that the biggest obstacle to financial success isn't a lack of intelligence or opportunity. It's the belief that money progress has to be dramatic to be meaningful.

Some people fail with money because they lack a core financial education and make bad decisions. When it comes to setting goals around money in the new year, most people fail because they try to overhaul everything at once, and when the plan becomes too complex, they default back to familiar patterns. The truth is sustainable wealth is built quietly.

Trying to "become rich" is an abstract goal. It's emotionally charged, vague and intimidating. When people chase it directly, they often swing between

overconfidence and fear, taking risks they don't fully understand or avoiding action altogether.

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A more effective approach is far less glamorous: make small, consistent improvements in how you interact with money. That might mean automating a modest weekly transfer to savings instead of committing to an unrealistic monthly number. It could mean tracking spending for 30 days without judgment rather than immediately cutting everything "unnecessary." It may be as simple as learning one new financial concept a month instead of trying to master investing overnight. These changes may feel insignificant, but over time they compound, financially and psychologically.

Money is as much about mindset as it is about math. One of the most damaging beliefs people carry going into the new year is that they need to get everything right from the start. This fear of failure leads to paralysis: they don't invest because they might lose, don't ask for raises because they might hear no, and don't start because they're waiting for certainty that doesn't exist.

Financially successful people aren't fearless. They're comfortable being imperfect. They understand that mistakes are part of the process. A missed investment opportunity, a business idea that doesn't pan out, or a budget that fails isn't evidence of incompetence. It's simply feedback. The people who build real wealth are the ones who adjust, not retreat.

This is where mindset becomes critical. Instead of asking, *How do I make a lot of money?* A more useful question is, *How do I make slightly better decisions with money than I did last year?*

That shift alone reduces pressure and increases follow through. When people stop tying their self-worth to their net worth, they become more willing to experiment, learn and stay engaged even when progress feels slow. They stop viewing financial setbacks as personal failures and start seeing them as part of the learning curve.

Another overlooked benefit of small changes is confidence. Each responsible decision, no matter how minor, reinforces a sense of control. That confidence builds momentum, making bigger financial moves feel less intimidating over time.

At the end of the year, the people who are most financially successful rarely feel like they did anything extreme. They simply showed up differently. They saved a little more, spent more intentionally, learned from missteps and didn't let fear derail them.

If you want this year to be different financially, stop trying to become rich overnight. Focus on becoming more capable, more confident and more consistent with money.

Wealth isn't built in bold declarations. It's built in small decisions made repeatedly, even after a few of them don't go as planned.

*Kim Scouller is a Certified Financial Educator and author of the book "How Money Works for Women: Take Control or Lose It."*