



You're Not Budgeting Alone: How Credit Unions Turn Resolutions Into Results

It's officially 2026, and while your resolutions might be set, now comes the hard part: actually doing it.

Nearly [two-thirds \(64%\) of Americans](#) agree that setting financial goals is easy, but sticking to them is where they have difficulty. And January is when financial intentions meet reality: as the holiday bills settle and regular expenses resume, that ambitious budget can suddenly transform from a reasonable roadmap to wishful thinking. Credit unions see this gap every year, and they're built on practical support to help members bridge it.

The Power of Having a Plan

The data reveals something important about financial goal-setting: it works, when you have the right support. A large portion (85%) agree they feel more confident when having clear financial goals, and 80% agree that creating a budget helps them feel more in control of their finances.

But tracking those goals matters. The majority (72%) of Americans age 25 or older with an annual household income under \$100,000 feel tracking financial goals helps keep them accountable, as opposed to the 28% who state tracking financial goals feels so overwhelming they avoid it altogether.

Credit unions help remove that anxiety, through tools like [BECU's Money Manager](#) that automatically categorizes spending and updates in real time, making it easier to spot forgotten subscriptions or habits that add up and create budgets based on your actual patterns rather than wishful thinking.

When Plans Need Adjusting

January enthusiasm is easy. Committing for the next 11 months is harder. Credit unions don't just help members create budgets; they help adjust them when circumstances shift.

[Backbone](#) members, like [Community Financial Credit Union](#), offer free personalized financial wellness counseling that literally meets members where they're at, whether that's



online, on the phone, or in-person at a branch. This customized, human difference leaves a tangible mark: last year, Ent Credit Union's financial coaching program helped Colorado members [pay off more than \\$700,000](#) in debt through one-on-one sessions on budgeting, credit building, and debt repayment.

Because credit unions are owned by their members, success isn't measured in profit gained but in stability built. As not-for-profit cooperatives, credit unions return more than \$37 billion annually through lower fees and better rates. The credit union difference means that when your budget is tight, you're not also fighting unnecessary banking fees that make it tighter.

Getting your budget right in 2026 won't happen instantaneously. But with tools based in reality and support from fellow community members who understand that financial wellness is a practice rather than a destination, it can happen sustainably.

Want to Learn More?

Backbone is a national coalition of credit unions strengthening financial well-being through community. We help everyday Americans turn financial goals into sustainable habits that persist beyond January.

Reach out to hello@backbone.us or visit backbone.us to learn more.