



Resolutions

Tips for a Successful 2026 01-15-2026

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- Make 2026 less about trying to control things that are inherently out of your control, like the stock market. If you react to the daily price action emotionally, you are draining yourself of energy that could be better spent on productive exercises.
- One such exercise would be creating a budget. As a first step, it is less important to meet the budget down to the penny every month (although that is the ultimate goal) than it is to simply understand where your spending is going.
- If you are the type of person who tends to have excess savings every month, it may be worth checking with your employer whether you have access to something called a “mega backdoor Roth,” an entirely legal strategy that allows you to put away up to an extra \$42,500 per year. For mid-career professionals, this is a flexible way to grow savings as Roth funds are typically available for use after 5 years.
- BYO-News Ecosystem. Let’s face it, the news cycle is exhausting and so negative! I have tried to combat this by creating my own curated experience on LinkedIn, I follow hundreds of high-quality sources that put out fact-based white-papers and think-pieces which allow me to sidestep the doom-loops of “if it bleeds, it reads.” If interested, hit me up and I will share my curated list with you.

- Create a financial plan. This requires that you completed step #2. It might sound cheesy, but the first step to retirement is actually writing everything down honestly, creating a budget you think you can stick to, and then making a plan for achieving the necessary income once you are no longer a w-2 employee. Many clients I've worked with have discovered they can actually retire much sooner than they thought, and have made lifestyle adjustments and improvements based on the wisdom they've gained from mapping things out.
- Create a systematic investment plan that fits your lifestyle.