

Making Every Dollar Count in 2026

While you can't control prices, you can save on recurring expenses by making smart choices, such as:

- Refinancing your mortgage to secure a lower rate or consolidating other higher-interest debts, if appropriate
- Downsizing to a smaller unit
- Comparing, negotiating, and bundling services like insurance, internet, and phone, while also checking for discounts
- Saving on energy bills by switching to LED bulbs, using a programmable or smart thermostat, using a smart power strip, which turns off unused devices, and scheduling an energy audit
- Reviewing vehicle costs and considering taking public transit or rideshares
- Making grocery lists, price matching, using coupons, buying generic, and joining grocery loyalty programs
- Cancelling unused subscriptions or considering cheaper plans
- Replacing cable TV with streaming options



- Comparing quotes and negotiating for condo repairs or renovations
- Shopping for clothes and household items at thrift shops

Small changes add up, so it's worth your time to review your spending yearly, or whenever your financial circumstances change.



Goal Setting: Where Realistic Ends and Unrealistic Begins

As a new year approaches, many of us take the opportunity to set fresh goals. While the phrase "dream big" is often repeated, effective goal setting is more nuanced than just aiming high. The key lies in striking a balance — establishing goals that challenge you while remaining achievable.

Start by making your goals **specific**, as opposed to general, such as "get in shape" or "be successful," and break down your goals into **attainable chunks**. Steady, measurable progress builds momentum and helps keep motivation alive. If your goals are unclear or your progress has stalled, you may need to revisit and adjust them.

Resources also play a critical role. Consider the time, money, and energy you realistically have available. Sometimes, when we set goals, we are disconnected from our reality, and our goals come from a place of lack, pressure, or comparison, instead of **what truly motivates us, aligns with our values, and makes sense for us**. When goals demand sacrificing self-care and relationships, they become unsustainable because it's an eventual path to decreased productivity and burnout.

Ultimately, unrealistic goals will leave you feeling drained, unmotivated, frustrated, and disappointed.

If you are unsure whether your goals are on the right track, seek advice from a trusted mentor, friend, or family member. Someone who supports you, but is also not afraid to offer honest, constructive feedback.

Exercising Without Exercising

In today's busy world, finding the time for a structured workout can feel impossible. The good news is that there are many ways to incorporate exercise into your daily life without setting foot in a gym, such as:

- Parking further away from your destination
- Walking or biking whenever possible, even during calls or meetings
- Taking the stairs instead of the elevator
- Turn house cleaning into a workout
- Gardening
- Participating in active hobbies, like joining a sports league, such as pickleball
- Dancing to your favourite music
- Playing active games with kids, like tag, hopscotch, skipping, or basketball
- Playing active video games
- Short bursts of exercise throughout the day, like push-ups, crunches, or squats
- Using a basket at the grocery store, instead of a cart



Making exercise fun and social can help you stay consistent. Whether casual or structured, it's generally recommended to aim for at least 150 minutes of moderate-intensity exercise each week.