



Winter 2026

NEW YEAR, NEW FINANCIAL HABITS

Start the year by giving your money life a quick tune-up.

page 2

THE POWER OF GRATITUDE

We all know we should embrace it, yet we often overlook it.

page 4

SMALL MONEY LEAKS

Unnoticed habits that quietly drain our bank accounts.

page 5

- ① [Days to Remember](#)
- ② [New Year, New Financial Habits](#)
- ④ [The Power of Gratitude](#)
- ⑤ [The Hidden Cost of Small Money Leaks - and How to Plug Them](#)
- ⑥ [Creamy Sausage and Spinach Skillet](#)

Days to Remember



January 15 – World Snow Day

Today we celebrate the fluffy white stuff that turns adults into children and children into tiny, frozen missiles armed with snowballs. It's the one day you can slip on ice in public and pretend you "meant to do that." Whether you're building a lopsided snowman, attempting a snow angel that looks more like a crime scene outline, or sipping hot chocolate like it's a competitive sport, today is all about winter fun. So, bundle up, embrace the frostbite-level fashion choices, and get outside. The world is your snowy playground—just watch out for that one kid with perfect aim.

February 14 - National Book Giving Day

Today is dedicated to sharing books with the people you love... and the people who really need a hobby besides scrolling TikTok. It's the perfect excuse to give someone a novel and say, "I thought of you," even if what you really mean is, "Please read something other than text messages." Whether you're handing over a mystery, a romance, or that one book everyone pretends they have finished, today's all about spreading stories. So, wrap up a book, slap on a bow, and enjoy looking extremely thoughtful with minimal effort. Congratulations, you're officially a literary hero.

International Book Giving Day



March 15 True Confessions Day

Today is the magical day when we all pretend honesty is our strong suit and start confessing things no one asked for. It's a chance to admit you're the reason the office coffee mysteriously disappears... or that you've been "exercising regularly" only if walking to the fridge counts. Maybe you finally confess you never understood the plot of that movie everyone loves, or that you absolutely did eat the last cookie and blamed the dog. Whatever your truth is, let it out. Today, we embrace brutal honesty, awkward revelations, and the freedom of saying, "Yep, that was me."

New Year, New Financial Habits

Start the year by giving your money life a quick tune-up — a few small steps now can save big headaches later.

The start of a new year always feels like a clean slate. We sign up for gym memberships, try to convince ourselves that we suddenly love kale, and swear this is the year we'll finally organize the garage. But January isn't just a season of self-improvement — it's also one of the most powerful times to reset your financial life. A small, intentional tune-up now can put you on a smoother, more secure path for the rest of the year.

If you're looking for high-impact, low-stress ways to refresh your financial planning for 2026, here are three areas that deserve a spot at the top of your checklist.



1. Revisit Your Beneficiary Designations

Life moves quickly, and your financial paperwork doesn't update itself. Beneficiary designations determine who receives your life insurance, retirement accounts, and certain investment accounts when you pass away — and they override what's written in your will. That means outdated forms can send assets in the wrong direction, cause family conflict, or create unnecessary legal tangles.

Major life events such as marriage, divorce, the birth of a child or grandchild, or the death of a previously named beneficiary all warrant an immediate review. But even if nothing major changed last year, January is still the perfect time for a quick check-in. Beneficiaries are often “set it and forget it” decisions, but forgetting can be costly.

This review only takes a few minutes per account, but the peace of mind it provides is enormous. Think of it as changing the batteries in your smoke detector – small effort, big protection.



2. Refresh Your Retirement Contributions

If you received a raise last year (or expect one soon), adjusting your retirement contributions is one of the easiest ways to build long-term wealth without feeling any financial strain. When your income bumps up, your budget naturally expands — unless you capture some of that increase before you start spending it.

January is the ideal time to log into your 401(k), 403(b), or IRA and increase your automatic contributions. Even a 1–2% raise in contribution percentage can make a meaningful difference over time, especially when paired with compounding growth.

While you're at it, check this year's IRS contribution limits, because most have increased. Maxing out may not be possible (or necessary) for everyone, but putting a plan in place early keeps you ahead of the game.

If you're closing in on retirement age, don't forget catch-up contributions. These extra amounts for those aged 50+ can accelerate savings in your final working years and add flexibility to your future income strategy. And if you're already maximizing your retirement accounts? Consider reviewing your asset allocation. Markets change, goals shift, and risk levels can drift over time. A once-a-year rebalance keeps your investment plan aligned with your long-term strategy.

3. Review Your Charitable Giving Plan

Charitable giving isn't just an act of generosity — it can also be a powerful tax-planning tool when structured thoughtfully. January is a great time to revisit your giving strategies and determine what approach will serve both your heart and your financial goals in the year ahead.

Two popular tools to review:

- Qualified Charitable Distributions (QCDs)

If you're age 70½ or older, a QCD allows you to donate directly from your IRA to a qualified charity. This strategy can satisfy all or part of your Required Minimum Distribution (RMD) once you reach the mandatory age — and because the distribution goes



straight to the charity, it isn't counted as taxable income. That's a win-win: a reduced tax bill and impact for the causes you care about.

- Donor-Advised Funds (DAFs)

DAFs offer flexibility for those who want to make a charitable contribution now but distribute funds to charities later. They also allow you to bundle several years' worth of donations into one tax year to maximize your deduction — especially valuable if you're close to the itemization threshold.

Whether you're charitably inclined every year or hoping to give more strategically in 2026, checking in on your giving plan now helps ensure your approach is meaningful, efficient, and aligned with your tax strategy.



Why January Matters

The start of the year has a unique advantage: everything is still ahead of you. Your contributions, your giving plan, your budget, and your goals all have the full runway of the year to play out. Catching issues early creates breathing room and reduces the rush and stress that often surface during tax season.

More importantly, small adjustments made now have more time to compound — financially and emotionally. Increasing your savings rate earlier means more growth. Clarifying beneficiaries now prevents future confusion. Organizing your giving strategy in January gives you months of clarity instead of last-minute scrambling.

January may only be one month, but it sets the tone. And with the right habits in place, it can set you up for a stronger, more confident financial year.

Need help reviewing your 2026 plan? Schedule a quick check-in before tax season ramps up.



The Power of Gratitude

Gratitude is one of those simple practices we all know we should embrace, yet we often overlook it in the rush of everyday life. But behind this small, humble habit is a remarkable ability to influence how we think, feel, and even behave. Gratitude isn't just about saying "thank you." It's a mindset that can shift our perspective, strengthen relationships, and create a more resilient, joyful outlook — no matter what life throws our way.

At its core, gratitude helps us focus on what's going right rather than what's going wrong. Our brains are naturally wired to look for problems, a trait that helped our ancestors survive but doesn't always serve us well in modern life. Practicing gratitude interrupts this negative bias. When we intentionally notice the good — a warm cup of coffee, a helpful coworker, a quiet morning, or simply the fact that we made it through a tough week — we train our brain to see more of it. The more we look for positives, the more we find them.

This shift in perspective is powerful. Research consistently shows that people who regularly practice gratitude experience lower stress, better sleep, improved mental health, and stronger emotional resilience. Gratitude acts like a mental reset button, helping us move from overwhelm to appreciation. Instead of feeling consumed by what's missing, we begin to feel grounded by what's present.

But gratitude isn't just good for our inner world — it strengthens our outer world too. Expressing appreciation builds deeper, more meaningful connections. Whether it's thanking a friend for listening, acknowledging a coworker for stepping up, or appreciating a family member for their support, gratitude fuels trust and connection. It reminds others that we see them, value them, and don't take their efforts for granted. In a world where everyone is busy and often overwhelmed, genuine appreciation stands out.

The beauty of gratitude is that it doesn't require perfection, long hours, or major life changes. It thrives in the small, everyday moments. A quick note, a few seconds of reflection, or a simple "I appreciate you" can shift the energy of an entire day. Many people find that keeping a short gratitude journal — even writing just three things a day — increases positivity and reduces stress in just a few weeks. Others practice gratitude during morning routines, prayer, meditation, or conversations with loved ones.

Gratitude also helps guide our behavior. When we feel grateful, we're more inclined to give, to help, to show kindness. It softens competitive edges and cultivates generosity. It's not about pretending everything is perfect; it's about finding meaning and goodness even during difficult seasons. Gratitude doesn't erase challenges, but it gives us strength and clarity to navigate them with a steadier heart.

Ultimately, gratitude is one of the most accessible tools we have for improving our mental, emotional, and relational wellbeing. It asks very little yet gives so much. And the more we practice it, the more natural it becomes. When we choose gratitude — in big moments, small moments, and everything in between — we enrich our lives in ways that ripple far beyond the moment itself.



THE HIDDEN COST OF SMALL MONEY LEAKS

– AND HOW TO PLUG THEM

Most people imagine financial problems coming from big events: job changes, major purchases, or unexpected emergencies. But more often, it's the small, unnoticed habits that quietly drain our bank accounts. These "money leaks" don't feel dramatic in the moment, which is exactly why they sneak up on us. A few dollars here, a subscription there, an impulse purchase after a long day — the little things accumulate faster than we realize.

Think about it this way: if you walked into your home and saw water dripping from the ceiling, you'd fix it immediately. But when money drips out in slow, subtle ways, it's easy to shrug it off. The problem is that these small leaks, when repeated week after week, can add up to hundreds or even thousands of dollars a year. One of the biggest culprits is subscription creep. We sign up for streaming services, apps, monthly memberships, and automatic renewals with good intentions. But life gets busy, and we forget what we're paying for. Research shows the average person underestimates their subscription spending by nearly 200%. Taking ten minutes once a quarter to review your bank statement can uncover recurring charges you no longer use or even recognize.

Another leak comes from convenience spending — small purchases made out of habit or stress. Coffee runs, takeout dinners, upgraded shipping, quick online orders, and in-the-moment add-ons are easy to justify individually. But these are the exact transactions that multiply quietly. The goal isn't to eliminate enjoyment; it's to bring awareness. When you know your patterns, you can make choices instead of reacting automatically.

Then there's interest and fees, which often feel invisible until they snowball. Credit card interest, late fees, overdraft charges, and unused credit lines can chip away at your financial momentum. Even a small balance carried month to month drains future dollars. A simple shift like setting up automatic payments or consolidating high-interest debt can plug this leak quickly.

The good news? Fixing money leaks doesn't require dramatic life changes. It's about tightening up the small things so you can strengthen the big picture. Start with a simple audit: look at one month of spending and highlight anything that surprises you. No judgment — just awareness. From there, decide what truly adds value and what doesn't. Cancel the subscriptions that aren't serving you. Set limits for impulse spending. Automate your bills so fees don't take a bite out of your progress.

Over time, these small adjustments compound. When you redirect even \$50–\$150 per month from leaks to intentional goals — paying down debt, boosting savings, or investing — your financial confidence grows. You feel more in control, more prepared, and more aligned with the future you're building.

The truth is this: wealth isn't just created by big decisions. It's built by consistently protecting your money from slipping through the cracks. Plugging your leaks today sets the foundation for stronger financial health tomorrow.



CREAMY SAUSAGE & SPINACH SKILLET

(15-MINUTE JANUARY COMFORT MEAL)

This one-pan dinner is warm, hearty, and uses simple ingredients you probably already have on hand. It tastes like comfort food but takes almost no effort.

Ingredients

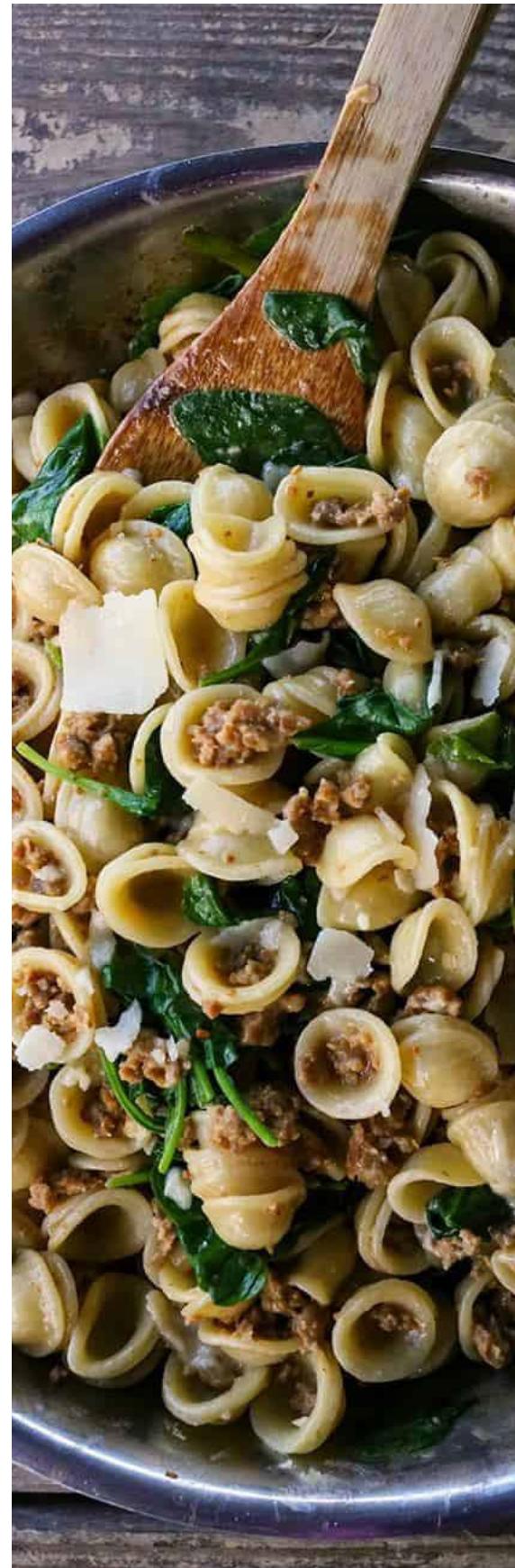
- 1 lb. ground Italian sausage (or turkey sausage)
- 1 small onion, diced
- 2–3 cloves garlic, minced
- 1 can (14 oz) diced tomatoes
- 1 cup chicken broth
- 1 cup heavy cream (or half-and-half)
- 2 cups fresh spinach (or frozen — no need to thaw)
- 8 oz pasta (penne, shells, or whatever you have)
- Salt & pepper to taste
- Optional: parmesan cheese

Instructions

1. Cook sausage in a large skillet over medium heat until browned. Drain excess grease.
2. Add onion and garlic; cook 2–3 minutes until softened.
3. Stir in diced tomatoes, broth, cream, and uncooked pasta.
4. Cover and simmer 10–12 minutes, stirring occasionally, until pasta is tender.
5. Turn off the heat and fold in spinach until it wilts.
6. Season with salt, pepper, and a sprinkle of parmesan if you like.

Why It's Perfect for January

- One pan = minimal cleanup
- Warm, filling, and budget-friendly
- Great for leftovers and meal prep
- Flexible — add mushrooms, swap spinach for kale, or make it spicy





Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer,
Member FINRA/SIPC Investment Advisor Representative, Cambridge Investment Research Advisors, Inc.,
a Registered Investment Advisor, Cambridge and Premier Wealth Management are not affiliated.

Copyright ©2026 Premier Wealth Management

*This publication, including all articles and layout design, are the property of Premier Wealth Management.
All rights reserved.*