



## HELLO 2026!

With the new year ahead, now is an ideal time to make sure your financial strategies are aligned with your long-term goals and values. Whether you are preparing for retirement, expanding your portfolio, or planning for a significant milestone, Wildes Financial Strategies is committed to providing the expertise and guidance you need. We are eager to help keep you informed, confident, and empowered as you navigate whatever opportunities this year may bring.

## WHOLE-LIFE STEWARDSHIP: SETTING SMART GOALS FOR THE NEW YEAR

Each new year is a gift from God! Our lives are to be stewarded for His glory. Thus, whole-life stewardship through goal-setting honors God. As followers of Christ, setting goals is not about self-promotion, but about aligning our hearts with His will. SMART (Specific, Measurable, Attainable, Relevant, and Time-Bound) goals give us a stewardship-focused approach to live intentionally and purposefully for the glory of God rather than simply drifting through another year.

### Why Setting Goals Matters

#### **1. The Lord Himself is a God of Order and Purpose**

From creation to redemption, everything God does is intentional. When we plan prayerfully, we reflect His character.

#### **2. Goals Help Us to Better Steward What God Has Entrusted to Us**

Our time, gifts, finances, health, and relationships are entrusted—not owned. Goals help us use them wisely.

#### **3. Intentional Living Helps Us Overcome Distractions, Drift, and Dangers**

Without direction, life becomes reactive instead of purposeful.

#### **4. Goals Keep Us Focused on Christlike Growth**

Spiritual transformation doesn't happen by accident. It happens through grace-fueled, Spirit-led practice.

#### **5. Goals Should Keep Us Dependent on God, Not on Ourselves**

Setting goals is not about self-reliance; it's about daily dependence on God's strength, wisdom, and provision. Thus, goal setting becomes an act of surrender, worship, and trust.

## How to Set SMART Goals in a Biblical Manner

### **1. Specific: Pray for Clarity**

Don't set vague hopes. Ask the Holy Spirit to make the next step clear.

*Example: "Grow spiritually" becomes "Spend 15 minutes every morning in reading, journaling, and memorizing Scripture."*

### **2. Measurable: Track What Matters**

Stewardship requires evaluation. If you can measure it, you can celebrate progress.

*Example: "Get healthier" becomes "Exercise 4 times a week for 30 minutes."*

### **3. Attainable: Be Faithful, Not Perfect**

Goals should stretch you, not crush you. God leads you step by step, not by leaps you cannot sustain.

*Example: Instead of declaring, "I will pray for hours every morning," start with a goal you can realistically maintain: "I will invest 15 minutes in prayer each morning, and increase as the Lord strengthens me."*

### **4. Relevant: Align Goals With God's Calling**

Your goals must reflect what matters most: loving God, loving people, and fulfilling your calling.

*Example: "Grow relationally" becomes "Schedule one meaningful conversation each day."*

### **5. Time-Bound: Set a God-Honoring Deadline**

Deadlines inspire discipline and prevent procrastination.

*Example: Instead of saying, "I want to memorize more Scripture," be time-oriented, such as: "I will memorize one Bible verse every week and review them at the end of each month."*

*"Commit your work to the Lord, and your plans will be established." - Proverbs 16:3*

## Practical Next Steps

**1. Pray:** Ask God, "Lord, what areas of my life need Your shaping?" and "Where are You calling me to grow or obey?"

**2. Choose 5–8 Categories of Life:** Spiritual, Relational, Physical, Financial, Ministry, Vocational, Personal/Other, etc.

**3. Write SMART Goals for Each Area:** Let each one be practical, Christ-honoring, and grace-filled. Use the template provided to get started.

**4. Share Your Goals With Your Spouse and Other Trusted Friends:** Accountability strengthens success.

**5. Review Weekly, Monthly, Quarterly, and Annually Progress:** Rejoice in progress and adjust your goals where needed. Ask the Lord to show what fruit He is producing.

# AVOID THESE 5 MONEY MISTAKES TO STAY ON TRACK THIS YEAR

Learning to manage your finances strategically can take time to master. However, it is not impossible. Implementing wise habits and refining your financial routine can make all the difference in achieving meaningful progress toward your financial goals this year. To begin your journey, we've identified five financial missteps to avoid this year to help you better align your wealth with your purpose.



## 1. Neglecting to Follow a Budget

A significant barrier to financial success is unmonitored, excessive spending, often stemming from a lack of awareness about where your money is going. Without a structured budget or consistent tracking of expenses, it becomes difficult to maintain control over your financial habits and make informed decisions.

To mitigate this, consider establishing financial checkpoints such as a straightforward budgeting system and regular reviews of your income versus expenditures.

## 2. Overlooking the Importance of an Emergency Fund

Unexpected life events, such as job loss, medical emergencies, or accidents, can significantly disrupt your financial stability. Establishing an emergency fund is a proactive way to safeguard against these uncertainties. We recommend setting aside three to six months' worth of living expenses in a liquid, easily accessible account to ensure you're prepared when the unexpected arises.

If you haven't yet built an emergency fund, now is the time to start. Our team is here to guide you through the process and help you develop a personalized savings strategy. Contact our office to schedule an appointment today!



## 3. Ignoring Employer Matching Contributions

Failing to take advantage of employer matching programs is equivalent to leaving money on the table. These contributions represent a valuable opportunity to accelerate your long-term savings at no additional cost to you. To maximize this benefit, ensure you're contributing at least the percentage your employer is willing to match.

## 4. Mismanaging Credit Card Use

Improper use of credit cards can have lasting consequences on your financial health. Missing payment deadlines may lead to high interest charges, a declining credit score, and an increased risk of accumulating unmanageable debt.

To avoid these consequences, it's important to pay your credit card balances in full and on time each month.

## 5. Disregarding Your Credit Score

Your credit score reflects your borrowing history and serves as a key indicator of your financial reliability to potential lenders. Overlooking this metric can have serious implications, including difficulty securing a loan, renting housing, or qualifying for favorable interest rates. To stay informed, it's recommended to review your credit report annually. This not only helps you understand how lenders perceive your creditworthiness but also allows you to spot inaccuracies or signs of identity theft, ensuring your financial profile remains accurate.

# 2025'S MARKET IN REVIEW

As 2025 came to a close, markets rewarded patience while reminding investors that progress is rarely linear. The year was marked by cooling inflation, elevated but stabilizing interest rates, selective equity leadership, and renewed relevance of income-producing assets.

## Economic & Interest Rate Landscape

Inflation continued its downward trend throughout 2025, easing pressure on households and businesses alike. The Federal Reserve maintained a cautious stance, holding rates at relatively high levels for much of the year while signaling a data-dependent path forward. This environment reinforced the value of prudent borrowing, disciplined spending, and thoughtful portfolio construction.

## Equity Markets

U.S. equity markets delivered mixed but generally positive results. Gains were driven largely by earnings growth, productivity improvements, and innovation—particularly in artificial intelligence and technology-enabled services. At the same time, market leadership remained narrow, and periods of volatility reminded investors of the importance of diversification and valuation discipline. International and value-oriented stocks showed improving relative performance as global growth stabilized.

## Fixed Income & Cash

2025 marked a continued shift from a “return-free risk” environment to one where bonds and cash once again mattered. Higher yields provided meaningful income opportunities, improved portfolio stability, and allowed investors to be more intentional with liquidity. Fixed income reasserted its role as both an income generator and a risk-management tool.

## Volatility & Key Risks

Geopolitical tensions, fiscal uncertainty, and election-year dynamics contributed to intermittent market swings. While these factors influenced short-term sentiment, long-term investors who remained focused on fundamentals were better positioned than those reacting to headlines.

## Looking Ahead

The primary lesson of 2025 is clear: sound planning outperforms speculation. Markets will continue to evolve, but disciplined financial stewardship, grounded in diversification, quality, and alignment with personal financial goals and values, remains the most reliable path forward.



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