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# 5 financial advisers share their personal money resolutions for 2025 – and they're not what you'd expect

Here's what money pros are doing to ensure a financially successful 2025

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Have you ever wondered what resolutions certified financial planners set for themselves in the new year? We certainly did – and spoke to five money pros who shared their own financial resolutions for 2025. (Looking for a financial adviser for yourself? [This free tool from our partner Distl can help match you to financial advisers.](#))

## Align with my partner on retirement goals

Certified Financial Planner (CFP) Shashin Shah, Managing Director at SFMG Wealth Advisors, noted that his main financial resolution is to get on the same page with his wife about their joint retirement goals.

"Often, we as financial planners have a great grip on what we do for clients and how their plan is going, but we sometimes overlook ensuring we are aligned with our own partners," he said. "On our last plan update, my wife said it was not fair because I already had the answers... my reply was that I didn't have the answers for us personally, I just had the questions!"

## Discuss financial values with my kids

CFP J.J. Burns, Founder and President of JJ Burns & Company, says he wants to impart more financial wisdom on his children, such as the best ways to invest and save for their futures. He'll chat about when they want to retire, areas to consider investing in now, and "how they should be determining if they should utilize a 401k deduction or an after-tax Roth to grow their assets."

In addition, he intends to "send a heartfelt letter to all my friends and family and loved ones about addressing the welfare of your family and how to move forward to create an estate plan."

## Max out our retirement plans and do Roth conversions

CFP Charles Weeks, founding partner of Barrister, has three overarching goals for the year that he'd like to zero in on. "[I want to] max out my wife and I's work retirement plans, undertake annual Roth conversions for my wife and I," and he strives to "hit our monthly goal for saving for the kids 529 plans."

## Build myself a new budgeting system

CFP Lauryn Williams, CFP® Financial Coach at Worth Winning, moved across the globe this year, which comes with its own set of challenges.

"Moving to another country has presented some budgeting challenges as I work to budget in two different currencies," she notes. "My bank account also does not connect to my usual budgeting app. This year I will build a new budgeting system that is adapted to where, and how, I live now!"

## Spend money

CFP Cary Carbonaro, Managing Advisor for Women and Wealth Ambassador for Ashton Thomas Private Wealth, has a different kind of resolution this year – a true evaluation of your pot of savings.

"My financial New Year's resolution is to spend money," she says. "If a problem can be resolved with money, use it." She notes: "I have saved and invested for so long that my nest egg is large enough for me to never run out of money. So what am I waiting for?"



### About the Author



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