

Six Financial Resolutions For 2026 That You Won't Abandon By February

By Yukta Baid, December 24, 2025.



By the second week of January, most financial resolutions are already on thin ice. The expense tracker hasn't been updated in days, the 'no-spend month' is negotiating exceptions, and the SIP that was meant to start on the 1st is still waiting for the 'right moment'.

That's why financial planners are striking a different note for 2026. It's less about ambitious targets and more about habits

that survive real life — late nights, surprise bills, and months that don't go according to plan. One of the strongest themes advisors are pushing into 2026 is automation.

Experts such as Nisreen Mamaji, Dilshad Billimoria, Vishal Dhawan, and Rohin Pagdiwala all point to the same problem—willpower is unreliable, when it comes to resolutions.

Automate First, Think Later

Mamaji, who's the CFP at Moneyworks FS, suggests automating at least one financial decision — savings or investments — right on salary day. Billimoria, the MD and CFP of Dilzer Consultants, echoes that sequencing matters — investing first and spending later works better than hoping there's money left at the end of the month.

Pagdiwala, who is the founder of Pagdiwala Investments, takes it a step further, advising people to route most of every pay hike into investments before upgrading lifestyles. The shared idea is simple: money that moves automatically doesn't get second-guesse.

Emergency Buffers Over Emergency Fixes

Another area of alignment is liquidity. Mamaji and Billimoria both argue that emergency funds remain non-negotiable in 2026 — but perfection isn't required. Mamaji urges clients to aim for a realistic buffer of at least three months of expenses, rather than waiting to build an ideal six or twelve.

Dilshad frames emergency funds as flexibility, not fear. Having cash set aside allows people to handle disruptions without selling long-term investments or leaning on high-interest debt. During times where uncertainty feels like a permanent state of mind, liquidity should be treated as protection.

Simplify Before You Optimise

If there's one resolution advisors agree people underestimate, it's simplification. Mamaji and Pagdiwala both warn that many investors accumulate financial clutter over time — overlapping funds, forgotten policies, unused accounts.

Mamaji encourages a yearly investment review focused on reducing duplication rather than adding products. Pagdiwala broadens that into a full annual “money clean-up”: reviewing insurance, reassessing property exposure, pruning random investments.

Spending Needs Structure, Not Elimination

Where spending is concerned, advisors are less interested in cuts and more in boundaries. Mamaji suggests capping discretionary expenses — food delivery, subscriptions, impulse buys — instead of eliminating them. Small recurring spends, she notes, often do more damage than big-ticket purchases.

Vishal Dhawan, the founder & CEO of Plan Ahead Wealth Advisors, approaches the same issue with structure. He recommends dividing spending into essentials, discretionary, and luxury buckets, each with fixed allocations.

Protect Present and Future Income

Dhawan brings two themes into the 2026 conversation that others don't emphasise as strongly: insurance and employability. He's urging clients to review term life and independent health insurance at the start of the year, noting that many covers are outdated or inadequate for current realities.

He's also asking people to budget explicitly for upskilling and reskilling. As AI and automation reshape roles across sectors, Dhawan sees learning as a financial goal — one tied directly to future income.

Tidy Portfolio & Don't Chase Trends

Finally, Dhawan and Pagdiwala both stress restraint on the investment side — but from different angles. Dhawan recommends rebalancing portfolios by trimming assets that have become overweight and reinvesting in underweight ones. Pagdiwala focuses on reducing drag by clearing high-interest debt before chasing returns.

With 2026 right around the corner, the advice from planners converges on one idea. Good financial resolutions don't need to be loud. They need to be repeatable. The kind that still work in April when motivation fades, but systems remain.