

Let's Talk...

Let's Talk ... About Making Your Goals a Reality in 2026

As the new year begins, it offers a fresh opportunity to reflect and set financial goals for the year ahead. Whether your focus is boosting your savings, refining your investment strategy, or establishing a solid retirement plan, starting 2026 with a clear direction can set you on the path to success. Here are some key steps to help you define your priorities and make those goals a reality.

1. Define Your Savings Goals for 2026

Start by defining what you want to accomplish financially in 2026. Do you want to increase your retirement savings? Pay off debt? Build an emergency fund? Clear goals provide direction and motivation. Writing them down and reviewing them regularly helps you stay accountable. Remember, small, consistent steps often lead to big results over time.

For help setting clear retirement savings goals, read ["Let's Talk...About Reaching Your Dream Retirement"](#).

2. Develop a Strategy to Achieve Your Goals

Once your goals are set, determine how to achieve them. Ask yourself the following questions:

- Am I contributing enough to my 401(k) to meet my retirement goals?
- Could I increase my savings rate?
- Is my investment allocation aligned with my risk tolerance and timeline?
- Am I taking advantage of the Halliburton match and catch-up contributions (if eligible)?

Get Your Full Match

Halliburton matches 100% of the first 4% of your salary contributions and 50% of the next 2%. Make sure you're getting every penny by contributing at least 6% of your salary.

Keep in mind that the sooner you increase your contributions, the more you'll benefit from compound growth. Fidelity's research shows that small, consistent increases—like raising your contribution rate by 1% annually—can make a substantial difference over the years. To see how much, check out [Fidelity's Power of Small Amounts tool](#).

Review the 2026 contribution limits below and challenge yourself to maximize or increase your contributions.

401(k) account holders	2026 contribution limits*
Aged under 50	\$24,500
Aged 50 through 59	\$24,500 plus an additional \$8,000 in catch-up contributions
Aged 60 through 63	\$24,500 plus an additional \$11,250 in catch-up contributions
Aged 64 and older	\$24,500 plus an additional \$8,000 in catch-up contributions

*Note: The company match is not counted against these limits; the limits pertain only to employee contributions.

3. Take Advantage of Your Available Resources

You don't have to navigate your financial journey alone. Use resources available to you to help achieve your goals:

- **Set and track retirement goals:** Use Fidelity's Financial Wellness Dashboard to create a retirement goal and track your progress, set new goals, and adjust your plan as needed. Visit the [Financial Wellness Dashboard](#), scroll to the **Your goals** section and choose **Create New Goal** to get started.
- **Educational content:** Explore [Fidelity's on-demand workshops](#) to help you identify and prioritize your savings goals.
- **Professional guidance:** Feeling overwhelmed? You're not alone. Consider consulting a financial advisor to refine your goals, review your plan, and develop strategies tailored to your needs. For more on this topic, read "[Let's Talk...About Getting Ready for Your Financial Advisor First Date](#)".

Remember, you can also take advantage of complimentary one-on-one retirement planning assistance from a Fidelity Workplace Planning Consultant. Call [\(800\) 603-4015](tel:8006034015) or [make an appointment here](#).

The key to a successful 2026 is taking action. Set your resolutions, review your resources, and commit to making incremental improvements. Whether it's increasing contributions, diversifying investments, or seeking professional advice, each step moves you closer to your financial goals.

Sources:

[NerdWallet: How to Invest Your 401\(k\)](#)

[Fidelity: How to Save Money](#)

[Fidelity: How to Set Financial Goals](#)

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