



Keeping Your New Year's Resolutions

The new year feels like a fresh start, and many people join in the tradition of making lofty resolutions. However, they're often much easier to make than to keep. Despite our good intentions to change bad habits or establish healthier routines, we don't always know *how* to keep our resolutions. Whatever your goal, it's important to stay on the right path, and we have a few suggestions to help you get started.

Limit your resolutions and be specific about your goal. Taking on too much at once can be overwhelming. Instead, focus your energy and willpower on one specific goal to keep your resolution much more attainable. And, don't be ambiguous about your goal. For example, instead of aiming to "get more exercise," be specific and detailed in your resolution. Choose to "walk for 30 minutes every day" instead. This makes your goal measurable and trackable, and before you know it, your progress will turn into a healthier routine.

Make a plan. This is your roadmap to success, and it's especially helpful with larger resolutions. Create a step-by-step guide with smaller, manageable goals to reach one at a time. Let's say for example, you want to become more financially responsible. Some of the steps may include setting up a monthly budget, tracking your spending, establishing an emergency savings account with automatic payroll deductions, and paying all of your bills on time. You'll continue making progress toward your overall goal as each of the smaller goals is achieved.

Be patient. The undesired habit that you are trying to change probably took months or even years to acquire. So, don't expect to change it overnight. Making the commitment to change a behavior and working toward your goal is a process. Even if you slip up along the way, you can always restart and continue making positive strides in your journey. So, be patient with yourself.

Reward yourself. This doesn't mean eating an entire pizza by yourself if your goal is to have a healthier diet. Celebrate your successes, no matter how small, in a way that doesn't contradict your resolution. For example, if you've stuck to your goal of eating healthier, treat yourself to new fitness attire or a movie night with friends.

Track your progress. As mentioned above, short-term goals are easier to achieve, and each small accomplishment will help to keep you motivated. For example, instead of focusing on saving \$2500 for a down payment on a new car, aim for the first \$200. Then the next \$200, then the next, and so on. Keep track of your progress with monthly account statements, and reward yourself for each \$200 saved.