

# 2018 New Year's Resolutions

SAVE  
MONEY

BE  
AWESOME

EAT  
BETTER

FIND  
LOVE

SMILE  
MORE 😊

MORE  
FAMILY  
TIME

EXERCISE



# Create an Emergency Fund

Everyone knows emergencies happen. They are sometimes completely out of our hands, but we are in control of how they affect us financially. Having an emergency fund will create less of an impact on your wallet when these instances arise.

When things are going well, it can be easy to forget that the machines you rely on will sometimes need expensive repairs. If your automobile suddenly requires attention from a mechanic, will you have the funds to cover the costs? Will you have means of spare transportation in case the repair takes several days to complete?

Also, think of the appliances in your home that keep you comfortable and make it easy to survive. Heating and air conditioning repairs can be extremely expensive and dangerous to your health if you are without these vital services during the peaks of summer or winter temperatures.

Medical bills also can cripple a budget if you don't properly save. It is critical to the financial well-being of your family that you build a nest egg for these situations.

## GETTING STARTED

If you are one of the estimated 48 percent of Americans who live paycheck to paycheck, an emergency fund is especially crucial. Experts at the Smart About Money organization say that households with emergency savings below \$500 are more prone to worry. They recommend your savings goal should reach this number at



the beginning.

Once you hit your \$500 goal, analyze how long it took to you achieve it and challenge yourself to double it in less time. You will ultimately want a fund to cover at least three months of living expenses. This is because that's the

average amount of time it takes someone who lost their job to find a new one.

## EASY WAYS TO SAVE

Saving can be difficult. That's why it is important to put the money directly into a savings account before you

have access to it. Ask your employer about direct depositing a portion of your check into an account you don't have instant access to, such as a savings account.

Putting this money away immediately is a great way to plan your budget without

including it.

You might even use technology to assist in your savings. Many apps round up to the nearest dollar of purchase you make and put the remaining change in your savings account. You will notice it adding up quickly.



# Join a Gym

How many times has “getting in shape” made it onto your New Year’s resolution list? It’s one of the most popular decrees made by Americans each year.

Unfortunately, it’s easier said than done. Joining a local gym is a great way to keep motivated by using state-of-the-art workout equipment and encouragement from other members.

This year, don’t only promise yourself that you’re going to start a workout routine — stick to it. Don’t be discouraged if results are not immediate. They will take time and determination. Once you start seeing the differences, you will probably find yourself making other healthy decisions throughout the year.

## EXERCISE BENEFITS

Many people choose to exercise because of the effects it has on their waistline. Being comfortable with your body is a great way to boost confidence and promote positivity.

But what about the good things happening beneath your skin? These benefits are just as important, as exercise and a healthy lifestyle help your vital organs function at their full potential.

The Centers for Disease Control and Prevention report some beneficial ways exercise impacts your health.

- **Reducing cardiovascular disease:** Performing at least 150 minutes per week of moderate-intensity aerobic activity can lower your risk of heart disease and stroke. These are the two leading causes of death in

America.

- **Lower cancer risks:** It has been shown that being physically active lowers your risk of colon and breast cancer.

- **Stronger bones:** Muscle-strengthening exercises can slow the loss of bone density that comes with age.

## CHOOSING A GYM

When deciding on the facility that will host your new healthy lifestyle, there are a few factors you should consider.

**How far are you willing to travel?** Most people will benefit from a gym close to home or their workplace. If it is easily accessible, there will be fewer chances of making excuses to avoid going.

**Does the gym have the equipment you plan to use?** Make sure the facility has a good blend of cardio- and strength-conditioning equipment on hand.

**Is staff medically trained?** In case of a cardiac event or an accident while you are working out, make sure the staff is properly prepared to assist you.

## GET THE FAMILY INVOLVED

Some gyms feature a referral program that might save you some big bucks and score a family member a great deal. Having a workout companion also can make it easier to commit to your routine.





# Eliminate Alcohol

**M**any Americans celebrate the end of another calendar by indulging in alcohol with family or friends. When drinking responsibly, people typically won't experience serious complications. However, if it becomes part of your routine, it is time to take steps to eliminate alcohol altogether before it takes hold on your daily life.

Alcoholism may be carried in our genes, according to the National Institute on Alcohol Abuse and Alcoholism. If you know of someone in your family who has become trapped by this dangerous addiction, it's important to know you're at a higher risk of developing it.

Even those who have no family history of alcohol abuse can become dependent.

## BEGIN ON NEW YEAR'S EVE

If you intend to be serious about ditching alcohol consumption in your life, New Year's Eve is a great day to start. A day that is known for drinking and outlandish parties is a good time to avoid alcohol.

The Mothers Against Drunk Drivers organization reports that New Year's Day is the most dangerous day of the year for drunk driving on our nation's roadways. Keep yourself and your body safe by staying in and enjoying the holiday with loved ones.

## HOW ALCOHOL HURTS YOUR HEALTH

You might be unaware of the toll excessive drinking can take on your body. Here are some conditions you might experience as reported by the NIAAA.

- **Heart problems:** You will

be more at risk for serious heart conditions such as high blood pressure, stroke and cardiomyopathy.

- **Liver:** Constant drinking can cause serious damage to your liver. Some common conditions are fibrosis, cirrhosis and alcoholic hepatitis.

- **Cancer risks:** Excessive

drinking raises the risks of mouth, esophagus, liver and breast cancers.

- **Immune system:** Heavy drinking can lessen your body's ability to ward off infections. Pneumonia and tuberculosis are just two diseases that are more easily developed in alcoholics.

## IF YOU NEED HELP

If eliminating alcohol from your lifestyle doesn't seem to be a feasible option, it's time to get help. Be honest with your health professional about the amount you drink to find out what your best options are.

According to the NIAAA,

sometimes medication and counseling is all it takes for some people to stop. If drinking has overtaken your life, you might be referred to a rehabilitation program.

You can reach the American Addiction Center 24 hours a day at 888-635-1745.





# Disconnect from Screens

**W**hen you have a little down time, do you find yourself constantly checking your phone or channel surfing? Technology makes it easy for us to keep up with distant family, receive news as it happens and get answers to questions. But how much are you missing out on in your actual life by keeping your eyes glued to the screen?

## LESS TELEVISION TIME

Let's face it, with streaming-video services and 24-hour-a-day news and sports channels, it's easy to get lost on the couch, enthralled with a great program. This sedentary lifestyle can lead to serious health conditions and takes us away from some great things that are happening in our own neighborhoods.

If you have children in the house, too much television can cause physical and behavioral problems. Set an example that the TV screen is OK in moderation, to help avoid these conditions reported by the organization Kids' Health.

- Children who watch TV for more than four hours per day are more likely to be overweight.

- Viewing violent behavior in TV shows or movies raises the chances a child will show aggressive behavior. It also might strike fear of these violent instances happening to them.

- Violent video games also are likely to create aggression in an impressionable child.

## AVOID THE CELL PHONE

The luxury of always having a phone in your pocket is great for emergency situations. However, today's smartphones also allow us to have access to email, distracting social media and text messag-

ing at hand. How many times do you find yourself looking at your phone's screen at a moment of boredom?

When you begin staring at your screen while driving, you are putting yourself and innocent drivers who share your

roads at risk. This year, commit to avoiding the phone in your car by placing it in your glove box or center console while you are moving.

## FUN WITHOUT SCREENS

Remember when we didn't

have to charge our book's batteries? E-readers are great, but reading a good old-fashioned book is a great way to unwind and leave the distractions of technology behind. If you have young children, find fun books to read together.

Pack the family for an outdoor adventure. Visit a public park for a fun day on the jungle gym or hit the hiking trails. Getting the whole family on board to lessen their reliance on screens is a great bonding experience.



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# Get Documents in Order



Planning for our own deaths is sometimes a touchy subject, but it is extremely important for our loved ones. Leaving behind a legal will is the best way to ensure your finances and belongings go exactly where you want.

The New Year promotes good health and positive life changes, but you also can use this time to consider the state of your legal documents.

Don't be surprised if you find DIY programs when you are seeking council to assist you in making your last will and testament. While the price tag might look appealing, they are very basic templates that might miss some of your unique demands.

It will be in your best interest to sit down face to face with a local lawyer to make sure your will is thorough and legal.

## WILL

More than a piece of paper, your last will and testament allows you to determine where your assets go after you pass. This important document will help your family through the grieving process, as these important decisions have already been made for them.

Without a legal will in place, you will be considered to have died intestate. This means the state you live in will control your assets based on their guidelines. There can sometimes be a long delay before your belongings are released to your loved ones, and assets might not end up where you

would have wished.

It might seem like a waste of time for younger adults, but the fact is that an untimely passing is a possibility. Old or young, make this New Year's resolution about getting your assets in order after you're gone.

## POWER OF ATTORNEY

A power of attorney is a legal document that allows someone you choose to act in your place, if you are unable to do so. Choosing someone to make these important decisions is a big responsibility. Here are some things for which they will be responsible:

- **Medical power.** In this situation, your durable power of attorney for healthcare will work with your health care professionals to ensure you are getting the treatments you expected. When creating this document, be as clear and thorough as possible with your medical instructions.

- **Financial power:** If you are incapacitated beyond decision-making, a durable power of attorney for finances will oversee your money. This person can take control of paying bills, manage investments and file tax returns until you are able to do so.



# Continuing Education

Even if you're satisfied with your current career and degree, you can gain great benefits from continuing your education. This year, commit to opening new doors or thriving in your current field.

Lifelong learning is a great way to keep up with industry trends and thrive in your current position. It also can help you discover interests you might not have considered before, leading you down an exciting new career path.

## ENHANCE YOUR CURRENT CAREER

Continuing education doesn't always take place in a classroom. Whether you're a small-business owner, manager or entry-level employee, learning more about your career will help you advance and be more productivity.

Conferences and networking events offer incredible opportunities to gain a different perspective on your industry from peers in the same field. While you might be required to pay a fee to attend these events and pay travel costs, they should be looked at as an investment to better yourself.

Depending on which industry you are in, these events will focus on different tasks but might follow similar structures. Expect an educational seminar in which experts discuss new advancements or products. You will likely hear speeches from industry experts. Pay close attention to how they present themselves and emulate their actions in your own professional life.



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Once the educational portion of your conference is completed, expect to have some time to socialize with others in your industry. You will benefit from taking notes and networking with other like-minded professionals in your field.

## PROFESSIONAL SPEAKING

Knowing how to properly speak in front of groups of people conveys a sense of confidence and trust in your abilities. Whether you are leading a meeting or giving a speech at a conference, your peers will take note of how you handle

yourself.

Unfortunately, the thought of public speaking terrifies many Americans and can inhibit the ability to advance in their careers. The good news is there are specialized classes that teach this important skill.

While speaking at these

classes might still be overwhelming, with practice and your instructor's advice, you will begin feeling more comfortable. These classes will likely put you in role-playing situations, giving you hands-on experience you will utilize in real life.



# Resolutions for Kids

Adult resolutions often include reducing behaviors that can result in serious-health consequences and improving oneself. This year, make fun resolutions for your children and make a deal to keep them as a family.

As a family, sit down and reflect on the past year. Highlight positive moments and goals everyone has reached. Then you can decide together on what you want to accomplish for the approaching year.

Teach your children how improving themselves will result in great things. These lessons will last with them into adulthood.

## TODDLERS

You should start instilling healthy resolutions in your child at a young age. Though he might not understand the importance, it will set a good foundation as he begins to grow. According to The American Academy of Pediatrics, these are some great resolutions to make for preschool-aged children:

- **Become better listeners:** This will be helpful for children and amazing for parents.



Your child will commit to listening when Mom or Dad asks her to do something. Help her understand by keep-

ing tasks simple. Ask her to pick up her toys or finish a meal for starters.

- **Good hygiene:** Toddlers

love making a mess. Resolving to wash their hands often and accepting the fact that bath time is coming are great ideas.

- **Being pet friendly:** It is hard for children to understand that certain pets aren't as durable as they are. Promote friendly interactions between your child and family animals, especially if there are fragile puppies or kittens in the home.

## OLDER CHILDREN

The AAP states that children ages 5 through 12 are more likely to comprehend a resolution and participate in the process of choosing one. This age group will benefit from these important resolutions.

- **Drink more milk:**

Calcium is an important part of your child's developing body, so make it a point to consume more and lower the intake of sugary drinks.

- **Wear a seatbelt:** As soon as a child gets in your vehicle, he should buckle up without being asked. This is a great habit for children to have.

- **Being kind to others:** Bullying is a sad reality in the world, especially for adolescents. They can promise to be kind to their peers and report any type of abuse they see at school.

## BE A ROLE MODEL

Whichever resolution your family chooses, make sure you are being a good role model by following up on the promises you made to yourself and family. Working together to keep your resolutions is a great bonding experience with your children.