

A close-up photograph of a person's hands writing in a notebook. The person is wearing a grey, textured knit sweater. Their right hand holds a silver pen, and their left hand rests on the notebook. The background is blurred, showing a desk with a laptop and other papers. A white rectangular box is overlaid in the center of the image, containing the text "New Year's Resolutions".

New Year's
Resolutions

Revamp your Routine

When sedentary or unhealthy routines become habitual, your mental and physical health likely suffers the consequences.

Make a change to your life by committing to add more beneficial behaviors. The additions do not have to be drastic to make a significant impact on your health.

Consider adding some healthy habits to your lifestyle by promising to incorporate these positive actions to your list of New Year's resolutions.

GET ACTIVE

If your idea of unwinding after a day's work is shacking up on the couch and bingeing your favorite shows, you may be inviting dangerous health risks. A study by the Ohio State University Wexner Medical Center reveals that binge-watching television can increase the risk of developing deep-vein thrombosis or a life-threatening blood clot.

Before settling in for the evening, try to add a moderate or intense workout into your routine. A study by the National Institutes of Health shows that mental health can be directly affected by regular exercise. Symptoms and disorders like anxiety, depression and a negative mood are



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proven to be reduced through physical activity while improving your self-esteem and cognitive functions.

According to the American Heart Association, adults should meet these guidelines regarding physical activity.

- At least 150 minutes per week of moderate-intensity aerobic activity or 75 minutes of vigorous activity.

- Add moderate- to high-in-

tensity muscle-strengthening workouts at least twice per week.

- Spend less time sitting — even light activity can offset some risks involved with a sedentary lifestyle.

If you're new to a physical routine, consider hiring a personal trainer to show you the ropes, or team up with a friend who will hold you accountable.

EAT FRESH

Cut out the junk food that makes its way into your diet. Instead of snacking on foods that are high in sodium or fat content, consider adding superfoods like broccoli, leafy greens and lean proteins. Get creative in the kitchen with new and exciting recipes to avoid falling into old bad eating habits. You can meal plan for the week and use a calo-

rie-tracking app to keep a log of your foods.

BE REALISTIC

Committing to a healthier lifestyle won't happen overnight just because the calendar year changes. You will need strict determination to alter the behaviors that may already be developed. Remember to take it slow while your body learns its new healthy routine.

Create an Emergency Fund

The unexpected COVID-19 pandemic left millions of Americans without their jobs and income they rely on to make ends meet. Kaiser Health News reports that as of May 2020, more than 39 million Americans had filed for unemployment benefits.



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The sudden shutdown of businesses large and small can teach us the importance of having an emergency fund to help get through tough times. America's Debt Help Organization recommends that people have enough savings to cover at least three months of expenses. An emergency fund that can last up to six months is preferable, as it can protect you and reduce your need to rely on high-interest credit cards or loans.

SLOW GROWTH

Building an emergency fund can

seem like an uphill battle if you find it challenging to add to a savings account after your monthly commitments. Consider these tips that can cause significant growth over time.

- Get a part-time job during your free time. Commit to using the additional funds solely for saving.
- Cut expenses that cause a strain to your budget. Consider avoiding eating out or buying a daily coffee.
- As you spend cash throughout the day, promise to add all the change into a jar. Once the container is full, deposit the accumulated coins into a

savings account.

These simple guidelines will help you gain traction in an emergency fund plan while providing satisfaction as your nest egg grows.

FACE YOUR DEBT

You can find more room in your budget for savings by cutting down high-interest debts and high monthly payments. Analyze your financial responsibilities on paper by jotting down the due dates, costs and interest. Talk to your lenders about more feasible commitments or consider

lumping credit-card debts and loans into one manageable payment. You may find a better interest rate that will save you a significant amount of money that can be included in your emergency fund.

OPEN A SEPARATE ACCOUNT

It's essential to keep emergency funds separate from an easily accessible checking account. Try to monitor your primary account and transfer any surpluses to savings to prepare for an unexpected expense or other financial situation.

Find a Mentor or Role Model

Growth and learning are essential to thriving both professionally and in your personal life. Finding a role model who abides by ethical leadership and moral values provides you with a guide that can help set goals and navigate stressful situations.

If you're unsure of whom to reach out to as a mentor, pay attention to the behaviors of people in the office or your circle of friends and family. Look back to your childhood and think of figures that you looked up to most. Perhaps they were a famous athlete, a prominent civil rights leader or an expert in science and innovation. Now, consider your passions as an adult to find the right person who can provide guidance.

It's promising to look to those who share the same interests toward similar goals. Watch how they tackle problem-solving methods and treat others who facilitate their space. Once you have a potential role model in mind, approaching them for direction can seem daunting, but it may be easier than you think.

FINDING A MENTOR

When searching for a men-



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tor to assist in your professional development, find someone who has a similar job that you feel is obtainable in the near future. Do your research before reaching out to them by learning their education history and career milestones. Social media accounts will make it simple to follow one's achievements. Understanding their journey

will help the conversation go smoother when you do inquire about their interest in guiding you.

You should also try to discover if anyone in your network already has a relationship with a potential mentor. Ask your friend to gauge their contact's interest in becoming a mentor and consider arranging an introductory meeting.

BEING A GOOD MENTEE

After arranging a plan, you must show appreciation to your mentor by sharing your growth and abiding to constructive criticism.

Be honest about your pace toward reaching the goals that have been set. If your mentor decides that a new strategy is required, you can work together to speed up the pro-

cess.

It's also essential to meet consistently and discuss concerns. If physical interaction isn't always possible, consider conducting your conversations through email or video-call platforms.

Don't forget to take notes during discussions to create a journal you can look to when you feel stuck.

Sticking to Resolutions

Whether you resolve to lose weight or change an unhealthy habit, sticking to a year-long commitment requires determination and dedication. For many, staying on track is easy for the first few months. Still, as the calendar marches on, some struggle to maintain.

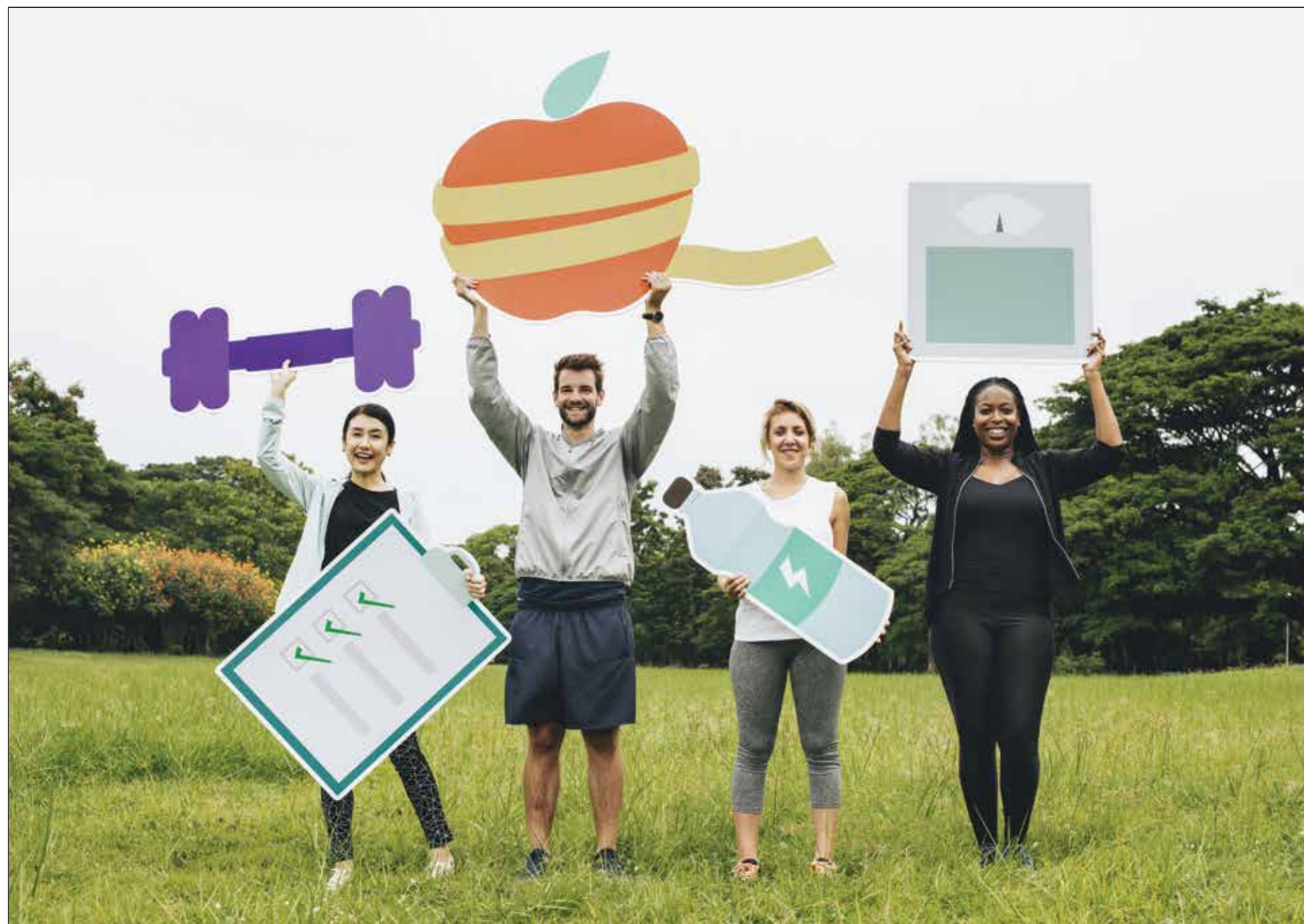
The key to succeeding in your New Year's resolutions is by setting realistic goals for yourself. When deciding on a long-term objective, create a list of small steps to take that make the ultimate achievement more accessible. Reaching little milestones throughout the year can help make the process more fun and rewarding.

Check out these tips from the American Psychological Association to keep yourself motivated and achieve the great results you desire.

CHANGE ONE BEHAVIOR AT A TIME

If you have several bad habits that you plan to resolve, avoid becoming overwhelmed by addressing each one separately. Consider which behavior is most important to cut out of your life and start there.

When your goal is to get



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into the gym, but membership is hard to afford, you can work on cutting out habits like smoking or eating out to save money. Until you have the savings from avoiding expensive behaviors, work out at home before funding a year-long member fee at your local facility. Cutting out expensive or unhealthy addictions will lead to a healthier lifestyle that can impact your perfor-

mance once you do hit the gym.

FIND A SUPPORT GROUP

Working toward achievements with friends or like-minded peers is a great way to be held responsible for ultimately reaching your goals. Find people in your life who plan to set similar New Year's resolutions and ask to team up or form a bond of

support. Plan to communicate each week and discuss how things are going and talk through any setbacks.

When unable to find someone close to you for support, take advantage of social media groups where you can connect with people all over the world. The multiple points of view can paint a better perspective that will help reach your goal in a different way

than you imagined.

DON'T BECOME DISCOURAGED

Try not to beat yourself up if you don't meet the milestones as quickly as you imagined. Changing your lifestyle can be difficult. Use the setbacks as learning experiences to put into action when you are discouraged or feel like giving up on your resolutions.

Share a Hobby

There is no shame in enjoying different activities than your spouse. However, when you find a hobby to share, a door opens that can strengthen a relationship and invite a more profound connection by learning new interests together.

Remember to keep an open mind when discovering a new passion. One of you may need to compromise to find an activity to enjoy together.

Don't be surprised if a new hobby as a couple doesn't make sense right away. Compile a list of the things you like to do separately and try to find common ground with a few different things.

For instance, if being physically fit is a goal, consider accompanying one another on nature hikes or trips to the gym. Having a companion who can hold you accountable for your fitness goals can be a huge benefit that keeps you on track.

Once you have a few listed activities, narrow them down by considering which would be easily accomplished in your area, making sense to your budget. Here are a few hobbies to consider taking on as a team and building a stronger bond.

VOLUNTEERING

Find a cause you're passion-



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ate about and donate your time to propel the movement further. According to the organization Project Helping, volunteering is a productive activity that spikes endorphins in the brain like oxytocin, to help people better manage stress. The shared experience of benefiting a worthy charity causes couples to build a bet-

ter companionship while improving their community.

LEARN A SPORT

There are numerous sports to take on as a couple. Games like golf, tennis or bowling all offer positive mental and physical benefits while providing different paces for participants. Spend your free time

competing and pushing each other to become fluent in the sport. Once you feel confident in your abilities, consider recruiting other couples to play against or join a tournament with others in the community.

ENJOY THE ARTS

Take a different approach to

date night by skipping the meal and drinks for a wholesome painting or drawing class in your area. You can likely find varying degrees of difficulty from beginner to expert as your skills advance. Couples should keep the artwork they create to look back on fond memories of a unique way to bond.



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Host an Event

Spending time with friends and family is a beneficial way to improve your relationships.

While attending the events of others can provide satisfaction, hosting your own get together can give you a sense of satisfaction and boost your confidence. However, organizing a large occasion can take a significant amount of time, so give yourself plenty of opportunity for planning.

When adding this task to your list of

New Year's resolutions, consider if it's a process you can tackle yourself or if recruiting help from another is necessary. In addition to finding a reason to celebrate, you must decide on a venue, catering menu and a list of guests. Begin your year by building a list of ideas for fun events to call your own. It may become an annual tradition that those in your life look forward to attending.

FAMILY REUNION

When planning a family reunion, be considerate about the travel plans for relatives. Rather than beginning your

event with a set date, create a list of potential days and allow family members to vote for the ideal time. Once you have a save the date in place, you should decide on the location, food and activities. If this is your first time planning a large-scale event, consider hiring a professional planner to help show you the ropes.

SUPER BOWL PARTY

Watching the big game is only half the fun surrounding Super Bowl Sunday. Rather than joining in on the fun and driving home after the game, plan to host the event at your place. If

your entertainment room lacks space or innovative devices, make a New Year's resolution to update the technology or renovate the area.

While some renovations may be sizable investments, keep in mind that you can use the room year-round for various gatherings and everyday family fun.

When arranging the Super Bowl party, don't forget to prepare a menu in advance. Fill it with easy-to-eat finger foods, delicious dips and football-themed snacks. Invite your guests to bring along their favorite dishes to offer a diverse smorgasbord.

Find a New Love in Reading

For many, a New Year's resolution to read more books falters as the hustle of daily life gets in the way. However, there are strategies to help.

One of the most important tactics is to schedule the time you have for reading. Think about when your day slows to create a window to read. For instance, is your home quieter in the evening when the kids are winding down, or can you find more free time early in the morning before your housemates' days begin? Consider how much time you spend watching television and try to replace screen time by diving into a great book.

ELIMINATE DISTRACTIONS

E-readers and smartphones make compiling good reads in one compact package simple. However, reading from your phone can introduce distractions like text messages or social media notifications. Once these intrusions make their way onto your device, it can be easy to push aside the book to respond or scroll through your news feed.

You can eliminate electronic interruptions by committing to buying physical copies of your favorite novels and put the phone in silent mode. If you worry that hard-copy books may be more expensive than



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their digital counterparts, consider signing up for a membership at a local library or looking for bargains at a bookstore.

MIX IT UP

Avoid becoming bored with reading by choosing stories from a variety of genres. Rather than sticking to the same books or authors, explore the

shelves to find a great adventure from a different perspective. As you navigate your store's shelves, look for novels geared toward a diverse audience, or ask the store clerk for their recommendation of famous writers.

You can quickly research upcoming books on review-based websites or find lists of

highly anticipated inclusions from a variety of authors. Try to include various genres like self-help books, mystery, non-fiction and science fiction to entice your mind and potentially find a new passion for reading.

JOIN A BOOK CLUB

Find a network of book-

worms in your area by seeking a club to discuss different stories. Most groups will designate the reading material and meet to discuss its themes, ideas and impressions that were gained. It's an efficient way to stay on track for New Year's resolutions that are dedicated to getting back to the books.