

NEW'S YEAR RESOLUTION GUIDE

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New Year, New You?

Making New Year's resolutions is a popular Jan. 1 tradition, often spurred on by the extended holiday season that has many Americans eating, drinking and spending more than they usually do.

Here are some fast facts about New Year's resolutions:

- Almost half of all Americans made a New Year's resolution in 2018, according to the National Network of Libraries of Medicine.

However, only about a fifth of those reported feeling they achieved that resolution.

- Most popular were "be a better person" and "lose weight." Tied for second were exercising more, eating healthier and getting a better job, according to Live Science.

- A 2009 article in Psychology Today said 22 percent of respondents in a survey fail in sticking to their resolutions in the first week. By one month, 40 percent have given up, and by the time April rolls around, half of people who made resolutions have stopped.

- According to K International: The Language Blog, the practice of making New Year's resolutions is more common in countries with a strong Protestant influence. A 1951 study found resolutions were a tradition in Scotland, Australia, England, Wales, Northern Ireland and South Africa, but not Latin America, Scandinavia, Asia or Eastern European countries.

- A 2013 Google Maps project called Zeitgeist mapped New Year's resolutions submitted from people through-



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out the world. Health-related resolutions were most common in the United States and Egypt, love-related resolutions were most likely in Australia and Japan, Russians were more likely to focus on education, and people in

India set career-related resolutions.

- In 2017, Twitter looked at New Year's resolution-related tweets to determine the most popular resolutions. They were: diet, exercise or weight loss; read more; learn some-

thing new; save money; be nicer; get a new job; give more to charity; drink less alcohol; get more sleep; and make new friends.

- In the New Year's battle of the sexes, women win. According to a study from the

nonprofit Stroke Association, 20 percent of women achieved their resolutions in 2017, compared to 16 percent of men, although men were more likely to achieve fitness-related goals like running or eating healthier.

How to Make a Good Resolution

Most people who set New Year's resolutions don't reach their goals.

According to Nebraska's Department of Health and Human Services, many people give up on their resolutions because the goals they set are either unrealistic or vague, or they set too many to be able to focus on one.

Losing 20 pounds in a month is unhealthy, going from no exercise to exercising for three days every day, or immediately sticking to a budget perfectly aren't the goals that will get you in shape or out of debt.

Before creating a plan and telling people, though, the most important step is picking a goal that you really want to accomplish and that you are ready to make. Otherwise, you may set yourself up for failure.

PICK ONE THING AND SET SMALLER GOALS ALONG THE WAY

If your goal is to lose 50 pounds in a year, set a goal to lose a pound or two a week.

From there, make small changes to your diet and exercise routines. Changes that you know you can do. Make those steps doable, and celebrate your accomplishments, however small they may seem.

It also helps to write your plan down once you've made it. Writing goals down is a good way to measure your



progress and will require you to articulate more clearly what you actually want to accomplish. Having that clearly articulated goal will make feeling successful that much easier.

DON'T WORRY ABOUT SLIPPING UP

If you've gone all week with-

out a cigarette and then light up after a stressful day at work, don't give up on your resolution. It takes time to learn to break the habit of smoking, binge-eating, or staying up too late, just as it takes time to create a habit of eating lots of fruits and vegetables, exercising every day or studying for a class.

ENLIST OTHER PEOPLE

Find a workout buddy, somebody else who wants to have an early morning walk instead of an early morning smoke, an online group with whom you can exchange healthy recipes, a friend who also wants to save money or someone else who can go on the journey with you and

encourage you, both when you're doing well and when you slip up.

Even if you don't have someone making the same resolution, let the people around you know about your goals so they can help hold you accountable, give you feedback and congratulate you.

History of Resolutions

It didn't start with the advent of gyms or fad diets or budget apps. As it turns out, thousands of years ago, at the start of a new calendar, humans were making resolutions to be better.

According to an article in Live Science, the tradition started in the Bronze Age, about 5,000 years ago, and continued a millennium later with the ancient Babylonians, who celebrated the new year in March when the spring harvest came.

ANCIENT BABYLON

During their 12-day new years festival called Akitu, the Babylonians crowned a new king or reaffirmed their loyalty to the old king, according to History.com. At this time, people also made promises to the gods to pay their debts and return items they borrowed in the last year. Their resolutions came with a threat; if they didn't follow through, they would follow out of the gods' favor.

ANCIENT ROME

Roman Emperor Julius Caesar is responsible for making January 1 the start of the new year. The Romans believed the god Janus, for whom January is named, symbolically looked backward to the previous year and ahead to the new year, so people offered sacrifices and promised good behavior during that year. There were public ceremonies and oath-takings during the first part of the day, while

the second half of New Year's Day was spent being social and giving each other gifts, according to Live Science.

EARLY CHRISTIANS

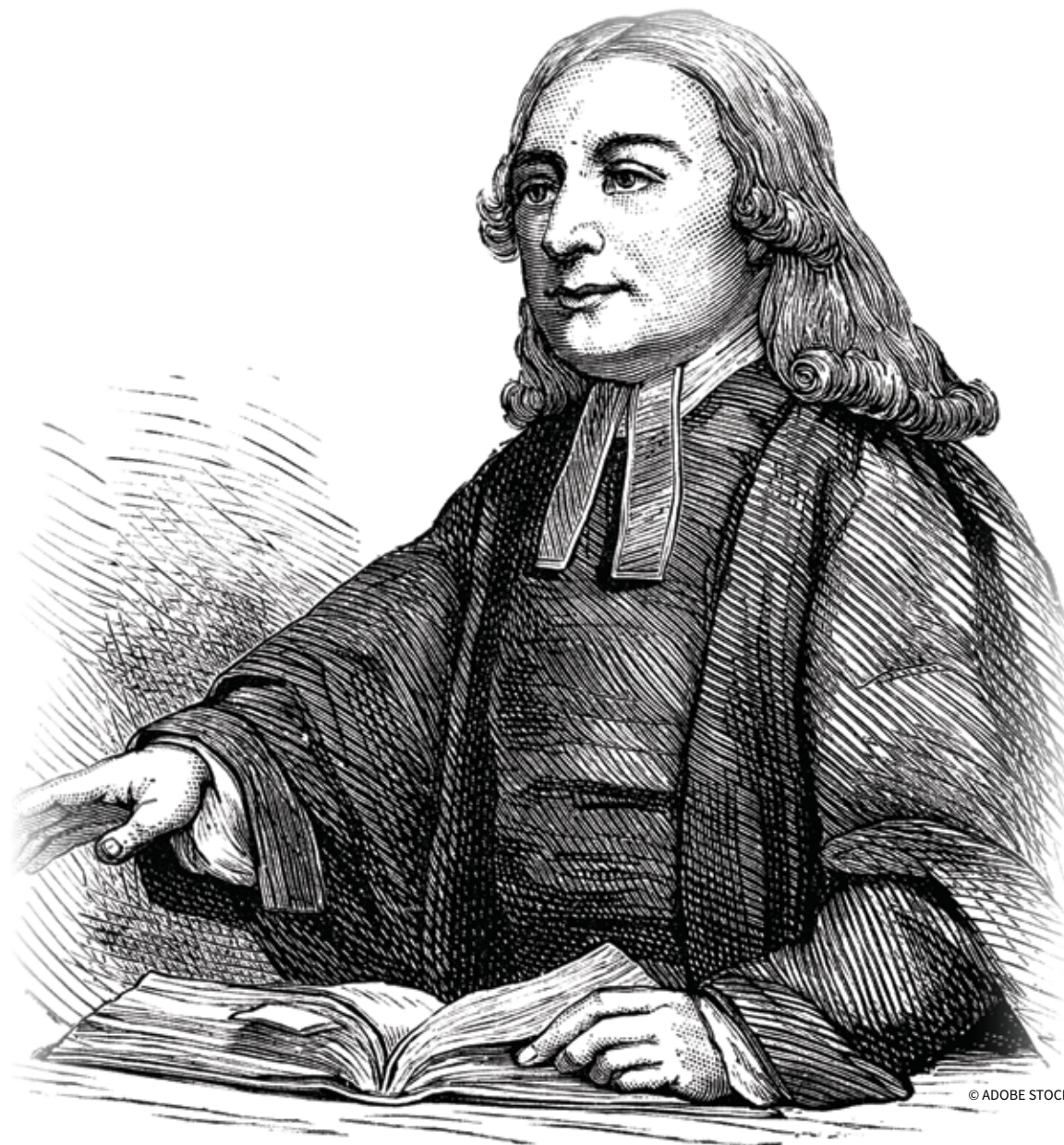
Even in the 1700s, New Year's Eve was a time to party. In 1740, clergyman John Wesley created covenant renewal services, more commonly known as watch night services, which took place on New Year's Eve or New Year's Day, to give the spiritual an alternative to the worldly celebrations. These days were spent praying and making resolutions for the coming year and are still popular today in some Protestant churches, according to History.com.

NEW YEAR'S RESOLUTIONS TODAY

For most people setting goals at the start of the year now, the tradition has lost its religious angle. Most of us don't make promises to other people or to the gods, but instead set our own goals, most of which are related to self-improvement, such as losing weight, quitting smoking or exercising more. Most of us also don't keep our New Year's resolutions for very long; according to History.com only about 8 percent of people who make resolutions succeed.



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Going Smoke-Free

One of the most popular resolutions is quitting smoking. More people are addicted to nicotine than any other drug and quitting may require several attempts, but it is doable. According to the U.S. Department of Health and Human Services, there are more former smokers in the United States than there are current smokers.

BeTobaccoFree.gov, an HHS resource, offers tips and resources on how to follow through on this resolution and give up smoking for good.

WHY STOP SMOKING?

Quitting smoking lowers the risk of lung cancer, heart disease and stroke within a year or two of quitting, as well as a reduced risk of respiratory symptoms like coughing, wheezing and shortness of breath. These may not disappear entirely, but they will become less severe. While these effects are more pronounced the earlier you quit smoking, people who quit at any age see the benefits. Even if you've already tried to quit smoking, it's worth trying again.

GETTING MEDICAL HELP

Because nicotine is so addictive, people quitting smoking will experience withdrawal symptoms, including irritability and anxiety, difficulty concentrating, hunger and cravings for tobacco. These could be severe enough to warrant speaking to a doctor about mitigating the effects. Before you quit smoking, talking to a doctor is a worthwhile investment to get advice and other resources, including referrals for counseling, behavioral therapies and medical treatments.



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ACCESSING SUPPORT GROUPS

Talk to your doctor or therapist about local support groups for people who are also quitting smoking. You can also call (800) QUIT-NOW, which is a free telephone support option that routes callers

through to their state quitline programs; these programs may offer support, advice and counseling from coaches, a personalized plan to quit, ways to cope with nicotine withdrawal, free or discounted medications and referrals to other resources.

PATCHES, PILLS AND GUM

Over-the-counter nicotine replacement products include patches, gum and lozenges. Make sure to follow user instructions to ensure you're not getting more nicotine than you need to manage

cravings. There also are prescription products available, including a version of the nicotine patch, an inhaler or nasal spray. Your doctor may also talk to you about prescription medications that help you quit smoking that don't contain nicotine.

Losing Weight

Considering the rates of obesity in the United States, it should be no surprise that losing weight is high on the popular New Year's resolutions list. But be careful how you approach this resolution.

According to the Centers for Disease Control and Prevention, weight loss isn't always as easy as calories in versus calories out and losing weight shouldn't be your end goal; you want to maintain a healthy relationship with your body and food in general as you're making changes to live a healthier and more enjoyable life. Talk to your doctor about your weight, how much you'd like to lose and beneficial ways to do so, so you're not running the risk of turning to disordered eating.



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DON'T FALL FOR THE PROMISE OF EASY RESULTS

Losing weight takes time, hard work and adjusting your lifestyle to healthier eating habits and more exercise and physical activity. Fad diets may help you lose weight quickly, but it's generally not sustainable. As you're making your plan, find a program or life-

style that you can see yourself living for the long-term. People who lose weight gradually – one to two pounds a week – are more likely to keep that weight off, according to the CDC.

KNOW YOUR HEALTHY WEIGHT

Not needs the same number

of calories. Talk to your doctor or nutritionist about a weight range and how much you need to eat for healthy weight loss or weight maintenance.

Remember, the more calories you burn through exercise or manual labor, the more you need to eat. Once you have a weight goal, create a lifestyle plan that will enable you to get

there over a healthy period of time. Check in regularly; as you lose weight, you need fewer calories per days.

MONITOR YOUR PROGRESS

Track your calories, weigh yourself regularly (but not daily; weekly is sufficient) and track your exercise. You can

also measure your hips and waist and take pictures of yourself as you lose weight. Also pay attention to how your clothes fit or if you feel the pressure on your knees, ankles, back and other joints ease up. A healthy lifestyle is about a lot more than losing weight, so give yourself credit where it's due.

Easy Resolutions

Tired of making resolutions that you're never able to keep? Next time around, pick a few easy goals that only take a few minutes a day and are easy to work into your routine and may be fun to do.

Here are some suggestions.

- Meditate for a few minutes.

Livestrong suggests five to 20 minutes a day of meditation – sit quietly, breathe deeply, get rid of distractions, allow yourself to stop worrying about tasks. If you have an office at work, shut your door and take a mid-afternoon break. You don't have to empty your mind, just allow yourself a few minutes of calm.

- Floss daily. According to USA Today, flossing every day is a 90-second task that can help reduce gum disease and tooth loss, which can make your semiannual visit to the dentist a much less painful or stressful experience. Keep your floss next to your toothbrush as an easy reminder.

- Go to bed earlier.

Depending on how busy you are (or how young your kids are), this suggestion from Livestrong may not be easy, but it's well worth the investment. Even an extra 15-30 minutes a night can help your immune system, memory, mood and so much more. Schedule your bedtime, and stick as close as possible to it.

- Schedule all your doctor's appointments for the year. Good Housekeeping suggests setting up appointments for screenings, eye appointments, dental cleanings and anything else you know is coming up. You can schedule appointments for kids and pets too



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while you're at it. Put the appointments in your calendar online and don't worry about it.

- Get a houseplant. According to Good Housekeeping, indoor plants can lower stress levels, and car-

ing for a plant helps calm the nervous system and lowers blood pressure. Find a plant that fits your lifestyle; there are plenty that don't need a lot of water.

- Take the dog for a walk.

Even a quick walk around the block is good for you and Fido, according to Livestrong. Take the time for a solitary ramble, alone with your thoughts, or invite your partner or children.

- Turn your phone off. Take a

few minutes of quiet time, check out from social media and otherwise focus fully on the task at hand, your book, the person you're spending time with or just enjoying the silence.

Fixing Your Finances

Getting out of or reducing debt, sticking to a budget and saving more are New Year's resolutions most Americans have made. It's especially relevant as holiday bills start rolling in mid-January. Is this year going to be different? The Consumer Financial Protection Bureau offers four resolutions that can help you take control of your finances.

CREATE AND STICK TO A BUDGET

Budgeting allows you to allocate money to ensure all of you and your family's needs are met, gives you a better idea of how much money you have coming in and going out, and lets you see where you spend your money and where you can cut. Using a website or a budget app, you can assign money to certain pots, including money to save and to pay for unexpected expenses.

SHOP AROUND FOR LOANS

If this is the year you want to go back to school, buy a house or trade in an old clunker, make sure you're getting the best loan for you. Talk to your bank, talk to your auto dealership, ask people you know who have made similar investments about the terms of their loans. Ask lenders about interest rates, payback and payoff terms. Know how much of a down payment you need to put down on a house or car.

FACE YOUR DEBT

Know how much debt you have and what your interest rate is. If you're behind on any payments, take steps to get back on track. Even if you have debt collectors calling you, you can take control. The



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CFPB has resources to help consumers get their finances in line. If you're up to date, consider what you can pay off first, focusing on higher interest accounts like credit card, and budget money to pay that off more quickly. If interest

rates have gone down since you purchased a home, look into refinancing.

FOCUS ON YOUR CREDIT SCORE

That number affects how much money you can borrow

and at what interest rate, so a bad score can mean thousands of dollars more in interest over the life of a loan. Check your credit report at annualcreditreport.com to make sure there are no errors. Dispute any errors with the

appropriate credit agency. Strengthen your credit score by paying your bills on time every month, withhold from applying for new lines of credit unless necessary and reduce the percentage of your available credit that's in use.