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How to Make those New Year's Resolutions Stick

As one year comes to an end, many of us are looking forward to the start of a new year and along with it, setting New Year's resolutions. Below are a few tips to guide you in setting your resolutions and sticking to them throughout the year.

- **Identify your core values.** Make a list of your core values—such as vitality, health, honesty, compassion, security—to get a sense of what is really important to you. If you focus on the things that really matter to you, you'll be more likely to stick with the program.
- **Set your priorities.** Select 3 or 4 of those values to target. Base your decision on values that you know would make you happier and improve your quality of life. Then look at what you are doing or not doing that is keeping that value from manifesting in your life. If vitality is one of your priorities, determine why it is lacking in your life.
- **Establish specific, measurable goals.** After you determine the changes you want to make, set specific, measurable goals to track your progress. One of the reasons that many people fail with resolutions is that their goals are too vague. Examples of vague goals include making the commitment to exercise more or eat better. For example, if adding more fruits and vegetables to your diet is your goal, determine how many daily servings to add by a specific date.
- **Be realistic.** If you've never been to a gym and promise to start working out daily, you'll likely quit within a month. The best health and wellness programs teach people to gradually reduce their unhealthy habits so that they can learn behaviors that will last. Go for ridiculously easy, and you'll achieve your goal every time.
- **Be creative.** Who says resolutions have to be about weight loss or exercise? Getting plenty of sleep can also promote better health and vitality. Or walk around the office if you sit all day. Pledge to stand up once an hour or when you take a phone call.
- **Chill out more.** Stress is the enemy to feeling better and being more productive. Stress management programs can provide the tips and support to manage those life situations that may anger, sadden, or worry you and help to keep you on goal.
- **Do something for someone else.** Employees who are active and engaged in helping others in their community are often more productive and healthier than those who do not. If your company supports a special cause, or if you have one important to you, make the effort to spend a few hours a month volunteering or helping in some way.

Health-e headlines™

Practicing Gratitude

Ways to Improve Positivity

How often do you feel thankful for the good things in your life? Studies suggest that making a habit of noticing what's going well in your life could have health benefits.

Taking the time to feel gratitude may improve your emotional wellbeing by helping you cope with stress. Early research suggests that a daily practice of gratitude could affect the body, too. For example, one study found that gratitude was linked to fewer signs of heart disease.¹

The first step in any gratitude practice is to reflect on the good things that have happened in your life. These can be big or little things. It can be as simple as scoring a good parking space that day or enjoying a hot mug of coffee. Perhaps you feel grateful for a close friend's compassionate support.

Next, allow yourself a moment to enjoy that you had the positive experience, no matter what negatives may exist in your life. Let positive feelings of gratitude bubble up.

"We encourage people to try practicing gratitude daily," advises Dr. Judith T. Moskowitz, a psychologist at Northwestern University. "You can try first thing in the morning or right before you fall asleep, whatever is best for you."

Moskowitz has been studying the impact of keeping a daily gratitude journal on stress relief and health. Practicing gratitude is part of a set of skills that her research team encourages people to practice. These skills have been shown to help some people increase their positive emotions. Her team is trying to better understand how a daily boost in positive emotions can help people cope with stress and improve their mental and physical health.

"By practicing these skills, it will help you cope better with whatever you have to cope with," Moskowitz explains. "You don't have to be experiencing major life stress. It also works with the daily stress that we all deal with. Ultimately, it can help you be not just happier but also healthier."

While practicing gratitude seems to work for some people, it doesn't for everyone. That's why Moskowitz's research team teaches other skills, too. These include meditating and doing small acts of kindness.

Her team has been developing and testing these skills with people who have illnesses like advanced cancer, diabetes, HIV infection, and depression.^{2,3} She's also worked with people who care for others with serious illness.

When you make gratitude a regular habit, it can help you learn to recognize good things in your life despite the bad things that might be happening. Moskowitz says that when you're under stress, you might not notice all the moments of positive emotion that you experience. With her research program, she's trying to help people become more aware of those moments of positive feelings.

"Put some effort into experiencing gratitude on a daily basis and see how it goes," Moskowitz advises. "It might just surprise you that—despite how bad things are—there are things you feel grateful for alongside it." Feeling grateful may help improve both your mind and your body.

Gratitude Tips

Create positive emotions by being thankful every day:

- **Take a moment.** Think about the positive things that happened during the day.
- **Journal.** Make a habit of writing down things you're grateful for. Try listing several things.
- **Savor your experiences.** Try to notice positive moments as they are happening.
- **Relive the good times.** Relive positive moments later by thinking about them or sharing them with others.
- **Write to someone.** Write a letter to someone you feel thankful toward. You don't have to send it.
- **Make a visit.** Tell someone you're grateful for them in person.

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Six Meditation Apps to Help You Remain Calm

According to Merriam-Webster.com, meditating is defined as “to engage in contemplation or reflection.” COVID-19 has displaced a lot of peoples’ way of life, from their job to daily routine. In this current situation, it is important to try to stay calm. People turn to different activities, such as running, walking, gardening, reading, or yoga, to help de-stress. Meditation has become a popular activity that some individuals have turned to during this stressful event to help them remain balanced.

Below are a few meditation apps or programs that may help you during this time:

- **Aura** offers various meditations for adults, as well as nature sounds, life coaching, and music. This app personalizes these services based on your mood (which you select within the app). Aura is only available on smartphones and works with both Apple and Android users. Currently, this service is available only in English, but is available worldwide. Aura’s basic content is free to use; however, you can utilize their premium plan (which unlocks unlimited meditations and more diverse types of meditations) for a monthly, annual, or lifetime subscription fee. To download the app and learn more about their meditation services, please visit <https://www.aurahealth.io>.
- **Buddhify** offers different meditation sessions for adults and children, as well as timers so you can track your progress within the app. These sessions cover various categories from de-stressing to meditating with a friend or coworker. This app is only available on smartphones and works with both Apple and Android phones globally. Currently, this app is only available in English; however, the creators of Buddhify have another app called Meditation Now that is available in several other languages. To use these apps, you pay an annual membership fee. To download these apps and learn more about their meditation services, please visit www.meditationnowapp.com or <https://buddhify.com>.

- **Calm** offers a variety of meditation for users at all levels on a variety of topics, whether its calming anxiety or mindfulness for children. This app is available on computers and smartphones and is compatible with Apple and Android users all over the world. Calm is available in many languages, including Korean, French, and Spanish. There are no fees to use Calm's basic content; however, if you are interested in their premium plan, which includes the entirety of their meditation library, a monthly subscription fee is charged. To download the app and learn more about their meditation services, please visit <https://www.calm.com>.
- **Headspace** offers a variety of meditation types, from guided meditation to sleep meditation, for both adults and children. This app is available on computers and smartphones and is compatible for both Apple and Android users worldwide. There are several languages available, including French, Spanish, and German. Headspace offers a free trial for new users, but after this period there is a monthly or annual subscription fee. To get a free trial, download the app, and learn more about their meditation services, please visit <https://www.headspace.com>.
- **InsightTimer** offers an assortment of meditation sessions that cover a variety of topics (depression, anxiety, insomnia, stress). These sessions are available worldwide on their website or through a smartphone app, which is compatible with both Apple and Android phones. There are also several language options available, including French, Dutch, Spanish, and Portuguese. You can access InsightTimer's free library just by signing up with your email on the website or app, but they offer a premium plan for a monthly subscription fee. The premium plan unlocks more detailed playlists and meditations, as well as personalized courses from instructors. To download the app and learn more about their meditation services, please visit <https://insighttimer.com>.
- **Sattva** offers various meditations for different instances, as well as chants, mantras, and music, for adults. It also includes a heart rate monitor, personalized reminders, and inspirational quotes, as well as an online community where you can interact with other users. This app is available only on smartphones, but is compatible on Apple and Android phones. Sattva is available for use worldwide and in several languages, including French, Spanish, German, and Portuguese. There is a monthly or annual subscription fee to use their services. To download the app and learn more about their meditation services, please visit <https://www.sattva.life/apps#home>.

Whether you practice meditation on a regular basis, or you are a beginner, these apps may be helpful options to keep you grounded during this stressful time. Please also be sure to read the Terms and Conditions, as well as the Privacy Policy, for each app before purchasing or downloading.

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Prepare for the Year Ahead with this Post-Christmas Financial Checklist

If you didn't put money aside for Christmas spending this year, or you overspent your budget, you may be feeling a pinch right now. The holiday season is the time of year when most people spend more than they planned. And not just on their gift list. With so many great deals, many shoppers like to find some great gifts for themselves, too.

But now that the damage is done, how do you keep it from having a long-lasting effect on your finances? After all, maxing out your credit cards isn't good for your bottom line (or your credit report). Here are some things to consider in order to get your finances back on track as you head into next year:

REVIEW YOUR CREDIT CARDS

How much did you put on your credit cards? What is your debt ratio? (This is also known as your credit utilization ratio - it's the amount of debt you have compared to the amount of available credit.)

Missing a payment, keeping your balances too high, and maxing out your available credit can hurt your credit score. And fast! Paying down your credit cards quickly and putting your debt ratio back in balance can keep you from having any long-lasting effects to your credit score.

REVIEW YOUR SAVINGS AND EMERGENCY FUND

Did you use money from savings or your emergency fund to pay for gifts? If so, you may find yourself in some financial trouble if you need this money for unexpected, but necessary expenses like car or home repairs. You'll want to rebuild these funds as quickly as possible to reduce your financial stress.

REVIEW YOUR BUDGET

You'll need to find extra money to pay down your credit cards, and then rebuild your savings. But if your income hasn't increased, that money has to come from somewhere else.

That means it's time to get serious about slashing unnecessary items from your budget. Even if it's only temporarily while you get back on track. Cancel gym memberships, cable services, and slash your entertainment fund to repurpose that money to debt and savings. Start packing your lunches, making coffee at home, and fix budget-friendly dinners until your credit cards are paid off and your savings are replenished.

Yes, it will be hard, but it's only for a short time and in the end, you'll be glad you did it.

EARN EXTRA INCOME

You can get your finances back on track much faster if you start bringing in extra income and directing that money to paying off debt and building savings. Consider some part-time opportunities that you can do in your free time to earn extra cash. Get a part-time weekend job, drive for Uber or Lyft, start a dog-walking service, offer to rake leaves, shovel snow, or babysit. If you're crafty, open an Etsy shop.

The opportunities for earning extra income are endless. As an added bonus, you may decide that you like the work and the income that goes with it even after you've paid off your debt.

Getting your finances in order as quickly as possible will ensure that there are no long-lasting effects to your overspending. Once you've reviewed your finances and made a plan for how to get them back in order, review your holiday spending. It's time to start planning for next year so that you don't find yourself in the same place again.

Writer: Emilie Burke writes about overcoming debt, while balancing trying to eat healthy, stay fit, and have a little fun along the way. You can find more of her work at [BurkeDoes.com](https://www.burkedoes.com).

Source: Burke, Emilie (2018, December 26). Prepare for the Year Ahead with this Post-Christmas Financial Checklist. Retrieved December 16, 2020, from <https://www.moneymanagement.org/blog/prepare-for-the-year-ahead-with-this-post-christmas-financial-checklist>.