

January 2024

Live Well, Work Well



How to Make—and Keep—Your New Year's Resolution

As a new year begins, you may be reflecting on the past year. This introspection is a significant first step toward selecting a New Year's resolution to help you grow as a person. Many New Year's resolutions fail by mid-February due to a lack of self-discipline, with only 1 in 5 people sticking with them all year. That's why setting yourself up for success when choosing a resolution is important.



The U.S. News and World Report estimates that 80% of people ditch their New Year's resolutions by February.

Regardless of what you choose as your resolution, make sure it's a "SMART" goal—one that is specific, measurable, attainable, realistic and timely—to increase the odds that you will stick to it. Here's what that means:

- **Specific**—A specific goal is simple and strategic. It's something you can easily conceptualize. For example, instead of saying you'll eat healthier, be specific about how you can actually do that (e.g., cook breakfast daily or eat fish twice a week).
- **Measurable**—A measurable goal is quantified. You'll be able to see if you're making progress as you go. For example, if you want to save \$500 for your emergency fund or save for a down payment on a home, you'll be able to track your savings and prove you're making progress along the way.
- **Achievable**—An achievable goal is realistic and attainable. If you've never worked out before, a daily workout goal won't likely be feasible or sustainable in the long run. Alternatively, if you're already taking walks, start with increasing their duration or frequency.
- **Relevant**—A relevant goal needs to make sense or be appropriate for you. You want your goal to matter, so reflect on the past year about what's working in your life and what's not. Timing is equally important, so ensure this is the right time for you to tackle the resolution.
- **Timely**—A timely goal is accomplished within a specific time frame. You can adjust this period as needed and make new goals or deadlines after achieving the first one.

Remember that New Year's resolutions don't have to be health-related, so find what matters to you to help you live a better life in 2024.