Resolutions & The New Year

written by CPH Insurance | June 17, 2016

'Tis the season for making resolutions! As the year comes to a close, most people find themselves looking ahead to the future, making lofty goals and plans to make this new year the best one yet. A study by Tom Connellan found that 25% of New Year's resolutions fail after one week, and 88% fail within the year. CPH Insurance has a few simple tips for selecting a resolution and sticking with it:

- **Be realistic.** Committing to saving 75% of your income from the year is unrealistic when you account for the obvious expenses you are sure to encounter. Setting aside a small amount of money each month is much more realistic.
- **Set small goals.** If you live a sedentary lifestyle, setting a goal like running a marathon is unrealistic. Start small, like making a point to walk three times a week. From there you can work your way up to a 5k, a half-marathon, and then maybe someday a full marathon.
- **Think positive.** So many resolutions are what not to do. Quit drinking soda, quit smoking, quit eating junk food… Though kicking these bad habits will have obvious health benefits, setting positive goals might be more attainable. For example, if you commit to drinking more water, you will find yourself drinking less soda as a result.
- **Think fun and creative**. All too often our resolutions look like a tedious list of chores: clean out the garage, donate clothes to charity, organize that overstocked bookshelf at the office. Many people get burnt out because they don't set any goals that they can actually enjoy. Commit to taking some time for yourself and doing something you enjoy. It will pay off. Maybe it means re-reading your favorite book, for others it might be taking that trip that has always been on your bucket list. Whatever it may be, doing something for yourself is important.

New Year's resolutions don't have to be arduous tasks that we anticipate with dread. This year, try committing to small changes that will help shape you into the person you want to be.