

CAPITAL INSURANCE AGENCY OF WISCONSIN

7 Tips to Help Your New Year's Resolution Stick

As the new year begins, people will be making New Year's resolutions—and lots of them. This year, many Americans will make a New Year's resolution to get fit, stop smoking, learn another language, stress less and so on.

And yet...

Anyone who has witnessed a crowded January gym slow to a trickle by February knows that many resolutions just don't stick. Some studies have reported that as few as 8 percent of people actually succeed in keeping their resolution.

So, how can you be among the few who see their promise through? Here are a few ideas to make it go right.

Tips for Keeping Your New Year's Resolution

- **Make a mini resolution.** Who says you have to run a marathon or model your home after Martha Stewart's? There's nothing wrong with making less ambitious, but more achievable, goals like running a 5K or organizing your most out-of-control closet.
- **Be specific.** Lots of people fail because they make resolutions that are too general or too difficult to measure. Examples include "get healthy" or "spend more time with my spouse." Instead, vow to "Walk an extra 20 minutes every day," "Schedule a weekly date night with my spouse" or "Create a Home Emergency Kit."
- **Plan, plan, plan.** Maybe you have a big goal like "start a business." If so, you'll have more success if you plot out the many steps it takes to make it a reality. Buy a goal-setting journal or download an app to break down your plan by month, week and day.
- **Take it public.** Some people feel that they're more likely to keep a New Year's resolution when they tell others. Still, others prefer to keep it private – and that's OK! If you've been keeping your resolution to yourself the past few years but haven't seen results... consider giving this strategy a try.
- **Find a buddy.** A friend who shares your New Year's resolutions can provide a massive dose of motivation.

More Advice for the New Year

Want to take a different approach? Then you might consider some unconventional methods to your resolution.

- **Consider a disincentive.** On Stickk.com, you can have your credit card charged each time you fall short of your goal. You can direct the money to go anywhere – but you might consider sending it to an organization you detest. (Two ideas include a political party you'd never support or a university that's the arch rival of the one you attended.)
- **Make a resolution to enjoy and protect what you already have.** Perhaps you recently invested in something big, like a new home or a renovation project. If so, take the time to enjoy what you already have before thinking ahead to the next thing you need or want.