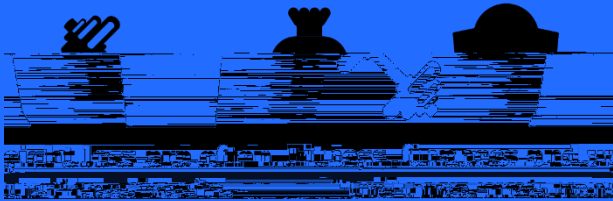


How to Make—and Keep—Your New Year's Resolution

As the new year approaches, you may find yourself 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. However, 80% of New Year's resolutions fail by mid-February due to a lack of self-discipline, according to U.S. News and World Report. That's why it's important to set yourself up for success when you're choosing a resolution.



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., eat a vegetable at every meal, eat breakfast every day 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 the duration or frequency of them.

Relevant—A relevant goal needs to make sense or be appropriate to 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.

Don't Let Winter Derail Your Workout

If you find it harder to keep up with your workouts as the temperatures drop, you're not alone. Many Americans find it increasingly difficult to remain committed as the holiday blues, shorter days and less-than-ideal weather create obstacles. Whether you're a gym-goer or outdoor exerciser, there are simple ways to overcome winter obstacles and keep your fitness on track:

Makes: 6 servings

Ingredients

Remember to warm up. If you're an outdoor exerciser and the weather is colder, try doing your warmup inside. Not only will you raise your internal body temperature before going outside, but you'll also increas

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