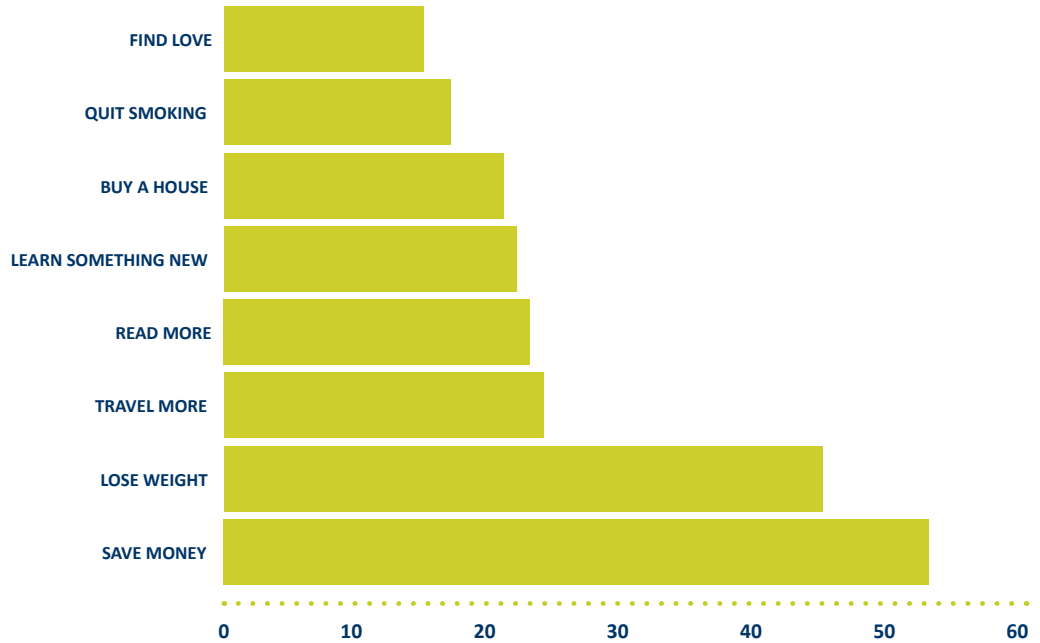




# JANUARY 2018

## NEW YEAR'S RESOLUTIONS

There is something galvanizing about a new year. Couple the prospect of a clean slate with the backdrop of a solid six weeks of behavioral chaos and resolutions are especially appealing. A November 2017 Statista survey reports the following top resolutions for 2018.



Source: <https://www.statista.com/statistics/378105/new-years-resolution/>

Of the people who make New Year's resolutions, approximately 40% give up on them within three weeks. And next year they will repeat the process with the same outcome. What do you need to know to increase your chances of sustaining a well-intended New Year's resolution?

### HOW SMART IS YOUR RESOLUTION?

To succeed a resolution has to be **SMART**. **SMART** is an acronym for the characteristics of an attainable goal. It stands for **S**pecific, **M**easurable, **A**chievable, **R**ealistic and **T**imely. Despite the sincerity of the top 2018 resolutions above, none of them are **SMART** enough to achieve. Let's examine the number one resolution - save money.

- **Specific** - What are you saving for? Is it compelling?
- **Measurable** - How much money do you want to save?
- **Achievable** - Given your current lifestyle, what are the changes you are willing to make to reduce spending or increase income?
- **Realistic** - Is it likely that you will pack your lunch? Give up your daily stop to Starbucks? Have your hair cut every six weeks instead of every four? Quit the gym, the magazine subscription, or the season tickets? Would you take on a part-time job?
- **Timely** - If you would like to save \$XXXX by doing XXXX, is XXXX a reasonable amount of time in which to do it?

I will save \$1,500 for my ski trip to Aspen in December by skipping my daily Starbucks trip. Is a **SMART** goal. "Save money" is a hope.



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## HOW READY ARE YOU TO CHANGE?

When weighing your options for cutting spending or increasing income, how willing are you to:

Options for cutting spending/increasing income	Response	Willingness 10 – Very 0 – Not at all	How could we turn your willingness rating into a 7 or greater?
Pack your lunch	Somewhat willing	4	N/A
Give up your daily trip to Starbucks	Very willing	8	Ready!
Have your hair cut every six weeks instead of every four	Willing, but still need to think about it	6	Have my hair cut every five weeks
Quit your gym	Not willing	0	N/A
Quit your magazine subscription	No. I can't even begin to think about my life without that subscription	0	N/A
Give up season tickets	Not willing	0	N/A
Drive an Uber	I am willing, but my family would worry about it	3	N/A

You have to be ready. A willingness response of 7 or greater is very likely to happen. Below that, the goal needs refining. By adjusting the haircut goal from six to five weeks, we turned an unlikely occurrence into a realizable change. The responses less than 7 aren't viable enough to adjust.

## IS THIS A GOOD TIME TO CHANGE?

Despite having a **SMART** goal and a strong willingness to change, you still have work to do. Is the beginning of the calendar year a good time for you? New Year's Day is what social scientists call a temporal landmark. Just as the convenience store at the end of your street reminds you where to turn, the first of the year is a demarcation for navigating time that provides impetus for action. Other temporal landmarks include Mondays, the first of the month, the first of the quarter, or perhaps your birthday. You are more likely to succeed with your goal if it is added to a routine you already practice consistently. Because January 1 is a holiday and you may feel lousy from a night of revelry, you may be highly motivated but lack the structure to get started. Consider starting on January 2 or whatever day is the first day back to your work or school routine.

I wouldn't give up a strong cup of coffee on New Year's Day either. But I will wish you a happy new year!

Check out [www.stickk.com](http://www.stickk.com) if you are looking for extra motivation.



**PATRICIA M. FULLER, PhD,**  
Director, Wellness Engineering

Patricia M. Fuller has dedicated the last 20 years to designing and delivering wellness programs. Her events earn consistently excellent ratings for her holistic approach and her real world application.

Prior to concentrating in wellness, Pat taught accounting and auditing as an adjunct professor at the University of Tampa. She earned her CPA designation in 1992 as a senior associate for Coopers & Lybrand. She has a Masters in Business Administration from the University of Utah.

Pat has a PhD in holistic nutrition. In 2010, she was board certified by the Holistic Nutrition Credentialing Board. Her areas of research include stress management and eating habits. She is a Certified Wellcoach and a member of the Institute of Coaching. She is an annual attendee to The Harvard Medical School Conference, Coaching In Leadership & Healthcare.

[pfuller@bks-partners.com](mailto:pfuller@bks-partners.com) | **Have a Question? Email it to Dr. Pat!**

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