



# Healthy Habits

Tips and resources for living well



## How to set achievable New Year's resolutions

There is no better time than the start of a new year to make resolutions to reset any unhealthy habits and make a plan of action to improve your mental, physical and financial well-being. Have you set your resolution yet? If not, try these tips to help you choose your resolution wisely!

Choose something that really interests you. Avoid choosing cliché New Year's goals. Think long and hard about what you would like to accomplish in 2018.

Consider your resolution as a long-term goal. Trying to achieve your resolution in a short amount of time can make it difficult to maintain when you reach it. Understand that it is going to take time to succeed in your resolution.

**Think simple.** Be sure your goal is relatively easy. Although you shouldn't choose a resolution that is too easy, tackling too much too quickly can result in failure, which may reduce your confidence in achieving future goals.

**Compare your 2018 resolution to previous years' resolutions.** Use resolutions you set in the past as opportunities to learn from your successes or work through your shortcomings. Consider what you did well, what you could do better, and what you'd like to change moving forward.

**Recognize you may need longer than a year.** Some goals may just take time. Don't be too hard on yourself if it is not something attainable over the course of a year. Every step you take toward meeting your resolution is a step in the right direction!

**Take action.** Determine what your New Year's resolution will be for 2018 and how you plan to keep it! Try these ideas to help you stick to your resolution!

- **Be flexible.** Sometimes life can get in the way when trying to meet your goals. If you find yourself off course, re-adjust your goals to make them more attainable during hectic times.
- **Share your goals.** Sharing your goals with others may help you stay on track through increased accountability and support. Click here for tips to help you work together with others to reach your New Year's health goals.
- **Reward yourself.** Each time you meet a goal or milestone, consider rewarding yourself. This can help you maintain your new, healthy behaviors.
- **Stay positive.** Don't let setbacks keep you from accomplishing your goals. Use them as learning experiences to empower you!



## 18 tips to improve your well-being in 2018!

1. **Make it a habit to be grateful and help others.** Every day, write down three things you are grateful for and one thing that you'll do for someone else. Making this a daily habit yields great results!
2. **Stay on top of preventive care.** This includes regular physical exams, vaccines, blood pressure checks, well-woman exams, and more.
3. **Add an extra serving of fruit or vegetables per day.** Each day, find a way to eat one more serving than you normally would. You may have more opportunities than you realize!
4. **Add 10 minutes of exercise to your day.** If you don't already exercise, aim to get 10 minutes each day. Try walking to start. If you do currently exercise, add 10 extra minutes to your routine.
5. **Mind your manners.** "Please" and "thank you" can go a long way when interacting with others. It demonstrates respect and appreciation.
6. **Balance work and home life.** Leave work at work and home at home and make the most of your time in both places! If your work life is interfering with your home life, you're not giving yourself and your family the proper attention. Similarly, if you are letting your home life interfere with your work life, you may not be working up to your full potential.
7. **Correct your posture.** Your posture can affect both your physical and mental health. Work on keeping your back straight, shoulders back and head up, as if you were balancing a book on your head. Avoid slouching!
8. **Get adequate amounts of sleep.** Aim to get between 7 and 9 hours each night.
9. **Take time away from your "screens"** (cell phone, computer, TV, tablet, etc.). Reducing your "screen" time can help you improve sleep, productivity and feel better about yourself. You'll have more free time to do and experience things.
10. **Skip the salty snacks or sweet treats** and go for fruit to round out packed lunches. Trade your dessert for an after-dinner stroll.
11. **Practice self-reflection.** Plan about 5 to 10 minutes at the beginning or end of your day to think about yourself. Consider all of the things that are going on in your life, how you plan to respond to them, or how you did respond to them.
12. **Stay in motion.** At home, pace, march in place, or sit down/stand up when you're talking on the phone, folding clothes or watching TV. At work, get up and shake out your limbs every hour, use the restroom farthest from your work station, or get up a relay to message to a co-worker rather than sending an email.
13. **Don't drink your calories.** Over the course of the day, you can easily cut calories if you skip or reduce your soda, juice and alcohol intake. Choose water instead; it's calorie-free.
14. **Stay ahead of stress.** Whether you're having an easy or difficult day, plan to spend at least 5 minutes on stress relief, such as a brisk walk, quick meditation or deep breathing exercises.
15. **Avoid work burnout.** Take your designated breaks as often as you are able. Limit the number of days you go in early or stay late. Plan to take time off for personal days and vacations. When you're away from work, avoid checking emails and voicemails, if possible.
16. **Track your activity!** Use a fitness device, app or pedometer to see how active you are and where you may need to improve.
17. **Take 10 minutes to mentally unwind before getting into bed.** Writing about your day in a journal or closing your eyes and meditating are some great ways to relax.
18. **Try a new exercise...** Now's the time to switch it up—for example, if you've been jogging the same route, pick a new one. Switch from the treadmill to the elliptical, take a new fitness class...the possibilities are endless!



## Maintain good credit for financial wellness

Improve your credit with the tips below!

- **Check your credit history:** You can check your credit history for free at [annualcreditreport.com](http://annualcreditreport.com). You can also call 877-322-8228.
- **Pay your bills on time!** Late payments negatively impact your credit score.
- **Time plays a role:** The longer your credit history and consistency of payment, the better your score. If you have a long history of missed or late payments, the lower your score.
- **Find balance in your credit:** Too much credit can cause lenders to worry that you can access more money than you can pay back. Too little credit will prevent you from building a high credit score.
- **Avoid negative credit history:** Late payments, collections, etc. will be reported and negatively impact your score.
- **Maintain stability** in your home and job: Having consistent employment and housing helps to improve your credit score and your ability to pay off your debts.
- **Reduce your credit card debt:** This can be one of the best investments toward financial wellness.

Try these steps to reduce your credit card debt!

1. **Know your debt.** Write down the names, balances, minimum payments and interest rates for each card.
2. **Determine your strategy.** There are two strategies to reduce your credit card debt.

**Strategy 1:** This strategy will save you money over time by keeping your interest rate in check. Rank your credit cards from highest interest rate to lowest interest rate, regardless of the balance. Pay the credit card with the highest interest rate first, then proceed to the next highest interest rate, and so on.

**Strategy 2:** This strategy is the fastest way to reduce debt on individual cards and can help increase your confidence to pay off cards, but it also can be the more expensive route. Rank your credit cards from lowest balance to highest. Start paying the cards with the lowest balance first, then proceed to the next, and so on.

3. **Put all of your extra money plus the minimum monthly payment toward the card you have chosen to pay off first.** The more you're able to pay, the faster you'll pay it off with the least amount of interest added.
4. **Continue to pay the minimum monthly payment** on all your other cards.
5. **Don't make any new purchases** on the card you've chosen to pay off.
6. **Repeat steps 1-5** until all of your credit cards are paid off.