January 2019

Live. Life. Well.

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Become a
Creature of
(Healthy) Habits

American Heart Association





Be the You That You Want to Be

Year 2019 is going to be your year — we can feel it. No matter what your goals are (balance your budget, exercise more often, or save money), remember three key ways to stay motivated:

- 1. Set personal goals that you want to make. When you're invested in healthy change, you'll find more motivation to keep going and fewer excuses to quit.
- 2. Take real action, which means you'll need to adapt your behavior.
- 3. Track your progress and achieve smaller goals on the way to your big one.

Monthly Activity:

Budgets: Boring but Necessary

When you set a budget that works for you, it allows you to take the first step toward reducing financial stress. The financial activity worksheet will help you analyze your income and spending.



Other tips for setting goals that are personal and achievable

Set a specific goal, which has a much greater chance of being realized than a general goal. Let's use the example of someone who wants to lose weight: "Lose weight" is too undefined to be useful. Instead, it's better to set a concrete goal, such as "I want to lose 12 pounds in 2019."

Next, break goals into smaller milestones and measure progress along the way. This helps you know if you need to adjust your expectations or change your tactics. The person in our example can lose one pound each month to lose 12 pounds in a year. That may be realistic for some people but not for others, so remember to make your goal personal and consider your own unique situation.

What changes will you need to make to reach your goal? Take some time to consider what approach and tactics will work best for you. In our weight loss example

example, this could mean any number of things, including:

- Changes to diet (no more sodas or sugary juices).
- An exercise plan (specific ways and times to add more activity to each day/week).
- Joining a gym or activity group.

Go back and re-visit at your objectives, your milestone goals and the actions you've planned to take you there. Are you being realistic? If not, try to find a sweet spot that is challenging but achievable. Failing to meet impossible goals will reduce motivation and slow progress.

Finally, set an end date for achieving your goal. Without an end date, you won't be able to set effective milestones and it will be difficult to know if you're making enough progress.

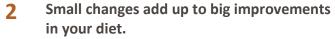


Habits Die Hard: Make Sure You Develop Some Healthy Ones

Healthy behavior can be habit-forming, just like anything else, but you'll need to put in the work up front. Sit down and determine which areas of your wellbeing you want to improve, then find small ways to consistently work toward that goal within your daily routine.

1 You don't need to spend hours in the gym to live an active lifestyle.

Instead, get up to walk, jog, run or complete light exercises (stretches, breathing, meditation, jumping jacks, sit-ups) every hour or two at work. Then supplement that movement with longer workouts or active (maybe outdoor) hobbies when you have the time.



The key is to read food labels to avoid hidden sugars and eat whole, fresh foods whenever you can. Drinking water instead of juice at breakfast can save you 28 grams of sugar—that's almost as much as an entire can of soda.

- Set a sleep schedule to get better rest.

 Establish a consistent evening routine that includes reducing time in front of a screen for at least two hours before bed. Train your body to get tired and wake up at the same time of day, and you'll find it easier to fall asleep.
- 4 Find a calm moment or two in your day.

 Everyone deals with stress differently. Find an oasis of calm (or two or three of them) in your day and plan small breaks to care for your mental wellbeing.









More Money, Less Stress

Studies on financial stress consistently find that almost everyone worries about money from time to time, often on a daily basis. Worrying about finances and doing something about it, are two different things. Here are a few ways to take action and stick to your spending plan on a day-to-day basis:

Plan ahead and set time to budget.

Don't assume you'll find time to track your spending. Instead, plan a specific time to balance your budget at the end of each day or week. Consistent and frequent monitoring helps prevent spending spirals and means you'll be quick to notice any irregular activity in your account.

Ask yourself: What are your needs and what are your wants?

Reducing impulse purchases doesn't have to be a bad thing. Stay motivated by planning small rewards for yourself along the way and don't forget to include saving for those rewards in your financial plan.

Keep a running list of things you chose not to buy.

Avoiding any unnecessary purchases doesn't feel the same as saving money, but it will help you reach your end financial goals. Write down items you want to purchase but don't (late night pizza, pricier meals or clothing, short-term entertainment), and track the cost to realize how much you typically spend on frivolous items.

You may also discover a few purchases you truly do want. If an occasional nice meal or fancy cup of coffee helps get you through the week, try to adjust your budget and find funds for a treat or two. If you really can't afford it, brainstorm alternative ways to satisfy the same itch.



Consistent and frequent monitoring helps prevent spending spirals.



January Recipe

Skinny Greek Omelet

A healthy and delicious way to start any day.

Total Time (Cook & Prep): 20 minutes

Servings: 1

INGREDIENTS

2 eggs and 1 egg white, beaten ½ teaspoon extra virgin olive oil 3 tablespoons diced red onion ½ cup Roma tomato, diced 1 cup baby spinach 1 tablespoon reduced-fat Feta cheese crumbles 1 tablespoon basil, chopped Salt (to taste) Black pepper (to taste)



NUTRITION INFO

204 calories
12 g fat
354 mg cholesterol
292 mg sodium
6 g carbohydrates
2 g fiber
19 g protein

INSTRUCTIONS

- 1. Heat small skillet (6-inch) over medium-low heat.
- 2. Add the oil, onion, tomato, and spinach and cook for about 2 minutes, until onions soften and the spinach has wilted. Remove the cooked vegetables from the skillet and reserve on a plate.
- 3. Spray the skillet with nonstick cooking spray and pour the beaten eggs, seasoned with salt and black pepper. Allow the egg to set for about 30 seconds.
- 4. Using a rubber spatula, loosen the edges of the egg on all sides, then tilt the skillet upwards slightly. Pull the eggs upwards towards the center of the skillet, allowing the uncooked egg to run down to the exposed skillet walls.
- 5. Repeat this action until most of the uncooked egg becomes cooked (approx. 2-3 minutes).
- 6. While the egg is still slightly uncooked, add the cooked vegetables, Feta cheese, and basil to one side and fold the other side over to cover the filing.
- 7. Cook for an additional 1 minute to melt the cheese and finish cooking the inside.
- 8. Slide the omelet out onto a plate and serve immediately.



Use the worksheet below to figure out your income and total expenses this month. Then, use what you learned to plan your monthly budget for the remainder of the year.

- **More Income than expenses?** Determine how much to save for a rainy day and how much you feel comfortable spending.
- More expenses than income? Don't worry—it's just time to take a closer look! Read through your expenses to see if there's anything else you can cut or reduce. If you can't find a way to reduce expenses, you can also consider meeting with a financial planner.

Make a Budget		
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\$	- \$	= \$
Income	Expenses	
September 2012 Federal Trade Commission consumer.gov		

Reducing minor daily expenses will add up in the long run. Find small ways to save money where you can, such as drinking the free office coffee.

Join us and wear red on.

FEBRUARY
1, 2019
AMERICAN
HEART
ASSOCIATION



IN CELEBRATION OF

GO RED

★FOR WOMEN★

AWARENESS MOVEMENT

Register on-line at www.goredforwomen.org and make a commitment to be Heart Healthy!







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