

TIPS FOR MAKING, AND KEEPING, YOUR NEW YEAR'S RESOLUTION

January is the month of New Year's resolutions. Unfortunately, despite their best efforts, most people struggle to keep those resolutions. In fact, only 9.2 percent of individuals who set a New Year's resolution believe they were successful in achieving it.¹

That means more than 90 percent of individuals will fail to achieve their resolutions. However, it's important to remember that, according to the Statistic Brain Research Institute, "People who explicitly make resolutions are 10 times more likely to attain their goals than people who don't explicitly make resolutions." So, the simple act of making a resolution offers a better chance of achieving your goals for the year. What else can be done to improve your chance of success?

Following are some tips to implement this year to help improve your outcome:



1. Be realistic – Most resolutions are an attempt to change a long-held habit, and habits are very difficult to change overnight. Ease into it by breaking your goal down into smaller pieces. For example, if your goal is to stop eating out for lunch every day, don't immediately stop eating out altogether. Begin by taking your lunch to work one day a week. Then, gradually increase the number of days over time. Before you know it, you'll have a new habit of making and bringing your lunch.
2. Use the SMART approach and take it one goal at a time – In other words, make sure your goal is "Specific," "Measurable," "Achievable," "Realistic," and "Time-bound." If you have multiple resolutions, consider implementing them sequentially. Once you have achieved your first goal, focus on the next one until you've achieved them all. Trying to make too many changes at once often leads to frustration and failure.
3. Hold yourself accountable by telling others – Share your resolution with friends and family members. You may be surprised how helpful it can be to have support from others in your life.
4. Use technology – For example, if your goal is to exercise more, consider a fitness tracker. If your goal is to save more, automate it. As a RiverPoint Capital Management client, you have access to MarinerGPS, software to track where your money is going and a secure digital vault to store important documents.
5. Understand you will have setbacks – Don't be too hard on yourself if you fall off the horse as you ride toward your goals. Dust yourself off and start again. Everyone has stops and starts along the way. The important thing is to keep making progress.

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¹ <https://www.statisticbrain.com/new-years-resolution-statistics/>

Also, don't forget to reward yourself along the way. Did you work hard and lose that weight you've been wanting to? Reward yourself with some new clothes. Celebrate your success throughout the year to help stay on track.

As you set your resolutions for the year, don't forget to include financial resolutions. January is a great time to meet with your advisor to ensure your financial plan is still aligned to help you achieve your long-term goals. As you work toward your financial goals in 2018 and beyond, know that RiverPoint Capital Management is here to serve as your advocate and help you create a plan to navigate your financial future.

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