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financial fitness

10 ways to *really* keep your New Year's resolutions

Every year millions of people make excellent resolutions for the New Year only to become discouraged and then discard them within weeks – or even days. How would you like to fare better and make resolutions that you can actually keep? “It might be easier than you think!” says Dr. Gayla Swihart DeHart, a goal setting and follow-through coach from Vancouver, Canada. Here's her plan to help you realize your plans.

1. **Be selective.** Make your resolutions things you really want, not things you merely think you should work on.
2. **Make a reality check.** Make sure your resolutions are do-able and manageable. This year's resolution, after all, may be a step toward a grander goal that will take longer than a year to realize.
3. **Be action-focused, not results-focused.** Become clear about what actions you can take. While we can change our behavior, we may be unable to control the results of that behavior, including the reactions of others.
4. **Put your goal in writing.** This helps formalize your idea into a decision and commitment.
5. **Be specific.** Give yourself firm dates and measurable actions, such as I plan to work out in the gym three days a week for at least 30 minutes, starting February 1.
6. **Be compelling.** Write down the strongest reasons for realizing your goal.
7. **Don't overload yourself.** Don't defeat yourself by trying to change too many things at once.
8. **Make your goal public.** Firm up your commitment and gain support by telling others your plan.
9. **Be persistent but nice to yourself.** If you become derailed, be flexible and get back on track by revising your dates and goals.
10. **Consider a coach.** Coaches can help you stay focused and motivated, according to Dr. DeHart (who, after all, is a coach).

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Did you hear the one about the New Year?

New Year's resolutions are serious business for many folks – including comics. Here are several quotes to help you laugh in the New Year.

Oscar Wilde

Good resolutions are simply checks that men draw on a bank where they have no account.

James Agate

New Year's Resolution: To tolerate fools more gladly, provided this does not encourage them to take up more of my time.

Jay Leno

Now, there are more overweight people in America than average-weight people. So overweight people are now average – which means you have met your New Year's resolution.

Bill Vaughan

An optimist stays up until midnight to see the New Year in. A pessimist stays up to make sure the old year leaves.

Anonymous

A New Year's resolution is something that goes in one year and out the other.



Living within your means

There's no need to be broke if you're in college, according to Aurora D. Meyer, writing in Bankrate.com. Sure, you might feel a financial pinch but, if you look at your situation in a smart way, you may discover you can live reasonably well within your means.

STEP ONE: Know where your disposable dollars are going. (This does not include the essential must-haves, such as tuition, books and housing.) Buy a little notebook and, for two weeks, carefully write down everything you purchase. Next, collect the numbers, organize them into categories and tally them up. Software programs, such as Quicken, make this easy to do. At any rate, when you get the results, scrutinize them. Ask yourself, "Is this the way I want to spend my money? Am I using my funds on priorities or what I think is important?" If you can't say "yes" to those questions, consider changing your spending habits.

STEP TWO: Develop a budget. Take stock of how much discretionary money you have to spend each month and allocate it to cover your responsibilities and some opportunities for fun. "There is no right or wrong amount of money to spend," says financial planner Sharon Rich. "It's what you can afford. Figure out your limits." Experts also suggest setting aside money to use in case of an emergency—for instance, if your car breaks down.

"You just need to figure out how you spend your money," Meyer says. "Once you track it, you can manage it. With a little effort, living on Ramen noodles will be history."

STEP THREE: May I have the envelope please. One tried-and-true technique is to use envelopes in allocating your money. For instance, let's say you found out that you spend \$60 a week on fast food, but you want to budget only \$40 for this. So, you put \$40 in an envelope labeled "fast food" and when you eat up that \$40, then your quota of fast food is over for that week.

STEP FOUR: Play your cards right. Whenever possible, pay off your credit card balance monthly. Enter each charge into your checkbook register, so you can track each expense as you incur it. Enjoy the power of your credit card—only be timely about paying off your debt to prevent interest charges adding up.



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Alliant will be closed in observance of the following holiday:

Matin Luther King Day
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