

THE YEAR



Your Best Financial Year

If a low balance in your checking or savings is causing you anxiety, commit to taking control of your finances for 2020.

With self-discipline and penny pinching, you can knock down high-interest debts and begin cushioning your account. This year, commit to improving your financial situation by learning how to invest or save.

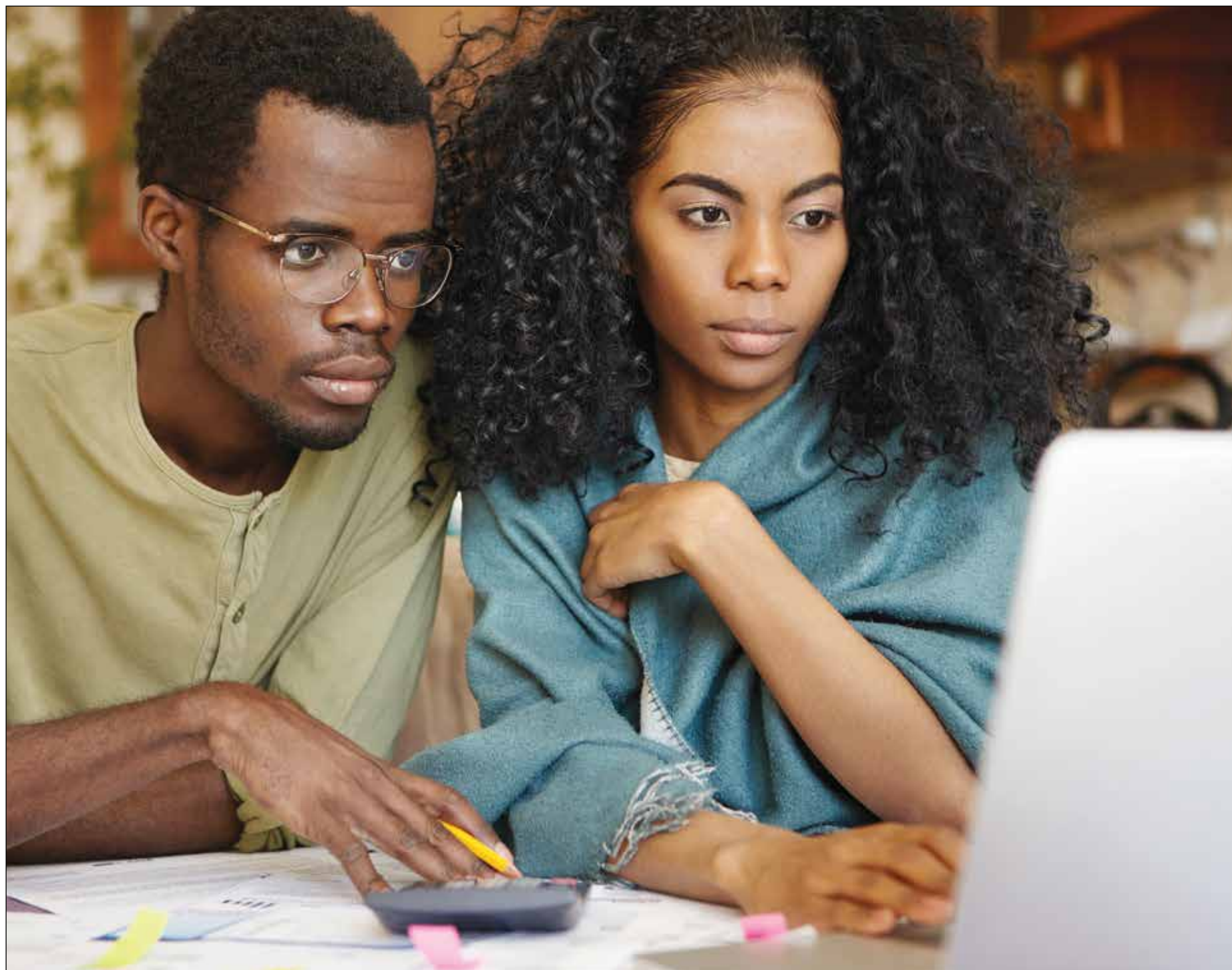
Make an appointment with a financial advisor in your area. They can show you worthy investments that provide quick returns or create strong, slow-growth portfolios. Be honest about your expectations regarding the amount of time you want to invest and monthly contributions that work for your budget.

CREATE A BUDGET

The Consumer Financial Protection Bureau suggests that creating a budget is the key to getting a handle on debt and beginning a path to savings. Here are a few steps they recommend when creating and managing a spending plan.

Make a list of income sources. Determine your income. Your list should include bonuses, government benefits and employee wages.

Determine where you spend. Next, use a spending tracker to find where your



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money is going. Separate your spending habits into categories to visualize where you can save.

Create a working budget. Develop a spending plan that covers your bills, allows room for savings and covers payments for credit cards.

WAYS TO APPROACH DEBT

Facing multiple debts can be intimidating and challenging to manage. The experts at America's Debt Help Organization recommend using one of two methods, depending on your situation.

A debt snowball approach works by making a list of each debtor you owe. Organize the highest amounts owed and scale down to the lowest balances. Begin using any extra money to tackle the smallest debts first, check a creditor off your list and create a sense of

satisfaction.

If you have extra money but are unsure how to proceed into paying on your debts, use the ladder method. Sort your debt by the bills with the highest interest rates and pay those off first, regardless of the amount owed.



Make your Vote Count in 2020

On Nov. 3, Americans will celebrate democracy by making their vote matter in the United States presidential election. If you're not already registered, get the ball rolling so you can participate.

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REGISTER TO VOTE

Becoming eligible to vote is easy, but you should check with your local regulations to ensure you are registered in time to vote. To register, the Official Guide to Government Information and Services suggests visiting Vote.gov to complete it online. Or, if you would rather participate with a physical document, download the National Mail Voter Registration form from usa.gov. Another way to register is to visit a state or local election office, or sometimes the DMV or public assistance offices

can register you to vote.

VOLUNTEER YOUR TIME

A productive day at the polls requires millions of volunteers across the country. To become eligible to donate your time, the United States Election Assistance Commission recommends asking yourself these questions first.

- Are you a registered voter in the state?
- What are the age requirements to volunteer?
- Is there a residency requirement to

sign up?

- Do you have a preferred political party affiliation?

Answer these questions honestly, then contact your local election office to sign up as an election worker.

TYPES OF ELECTION WORKERS

While many positions at an election office are volunteer roles, some categories do include a small financial contribution to a worker. Check with your local office if they need help in these areas to make some extra money.

Polling place inspector: Responsible for overseeing the Election Day operations at their assigned office. An inspector works all day to coordinate site access, set up equipment and assist voters through the process. At the end of the voting day, they should transport the ballots to a collection center.

Election day coordinator: These specialists perform a crucial role in communications, troubleshooting and restocking supplies. Typically, they operate in different offices throughout the local area.

Find a New Hobby in 2020

If the hustle of your daily life is causing you to burn out and become uninspired, finding a new hobby can be beneficial.

According to the Council of Disability Awareness, hobbies enhance our concentration, engagement, motivation and sense of enjoyment.

When considering a new hobby to participate in, think of the things you like the most. Is a physical venture your preferred activity or is creativity more up your alley? Whichever path you choose, celebrate the new decade by mastering a craft that benefits your physical and mental health.



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PHYSICAL ACTIVITIES

The Army and Navy Academy, a boarding prep school, suggests playing team sports creates less stress and promotes better moods. It's also a wholesome experience where team members learn essential values, and it enhances positive development and helps us achieve more in our lives. If you're looking for a sport to become an expert in, consider one of these entertaining games that won't break your wallet when you invest in

entry-level equipment to play.

HIT THE LINKS

The European Institute of Golf Architects states that during an 18-hole round, a golfer has an average heart rate of about 100 beats per minute. It's easy to forget the cardiovascular benefits you receive when hitting the links with your loved ones or friends.

JOIN A SOFTBALL LEAGUE

Softball and baseball both

provide a great avenue to make new friends and build camaraderie between teammates. Search your local area for established teams with team openings or consider creating your own league if one isn't available.

RUNNING

Before becoming a runner, it's essential to start slowly before joining any long-interval marathons. If you're used to a sedentary lifestyle, begin

by walking a few miles and mixing in short jogging bursts. Before long, your body will be accustomed to the new physicality and allow you to sprint longer and continually beat distance records.

MENTAL BOOSTERS

If a disability prevents you from physical activity or you just wish to add a mental stimulator to your life, consider one of these beneficial hobbies.

LEARN TO PAINT

Inspire your creative side by finding a painting class. An expert can give you an idea of the tools you will need to practice at home and show you a range of popular styles.

ARTS AND CRAFTS

Whether it's pottery, drawing or upcycling old furniture, a hobby in arts and crafts can be relaxing, and you can create personalized gifts for loved ones.

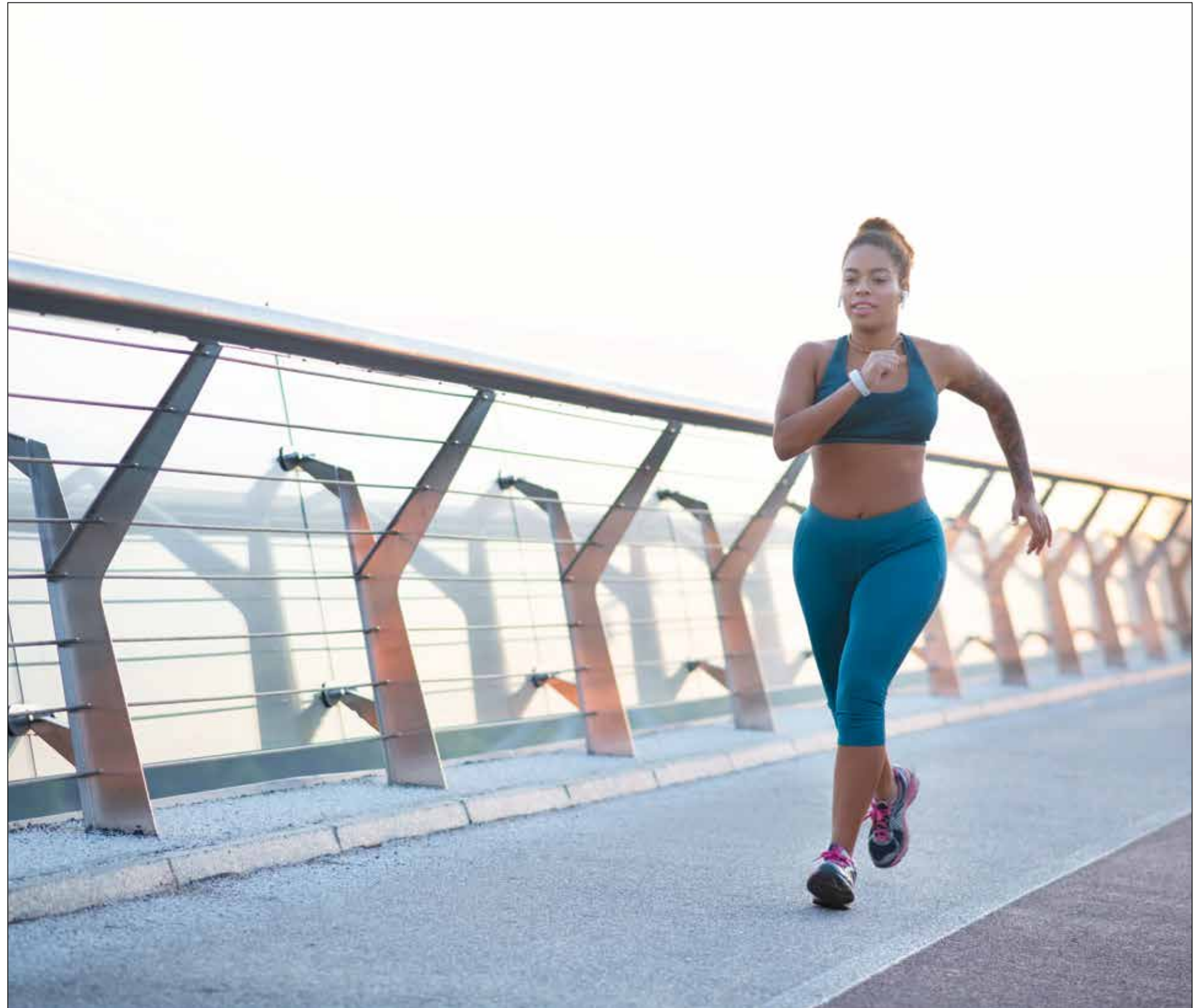
Set New Goals in 2020

Have you ever created a New Year's Resolution only for your plans to fall short? Holding yourself responsible for life-changing promises can be challenging when life gets in the way. Don't give up. This can be the year you stick to your promises and become a better you.

Finding the motivation to stick to the plan can be daunting. It's essential to take the changes day by day and not be discouraged by small missteps. Welcome the new decade by forgiving yourself for defaulting on resolutions and use mistakes as learning experiences going forward.

LOSE WEIGHT

A popular resolution is to lose weight. While it has excellent health benefits and promotes a better lifestyle, accomplishing it takes time, patience and hard work. Before falling for a fad diet or attempting to shed pounds through vigorous exercise, check with a doctor before making monumental life changes. An expert can ensure your body is in condition to begin a physical routine and may regulate your efforts with restrictions if your heart



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may be affected.

Other professionals you can contact are a nutritionist and physical therapist. With the green light from your physician, follow your customized

diet plan to achieve your goals safely and at a steady pace.

FIND A NEW CAREER

When your job begins affecting your mood or leaving

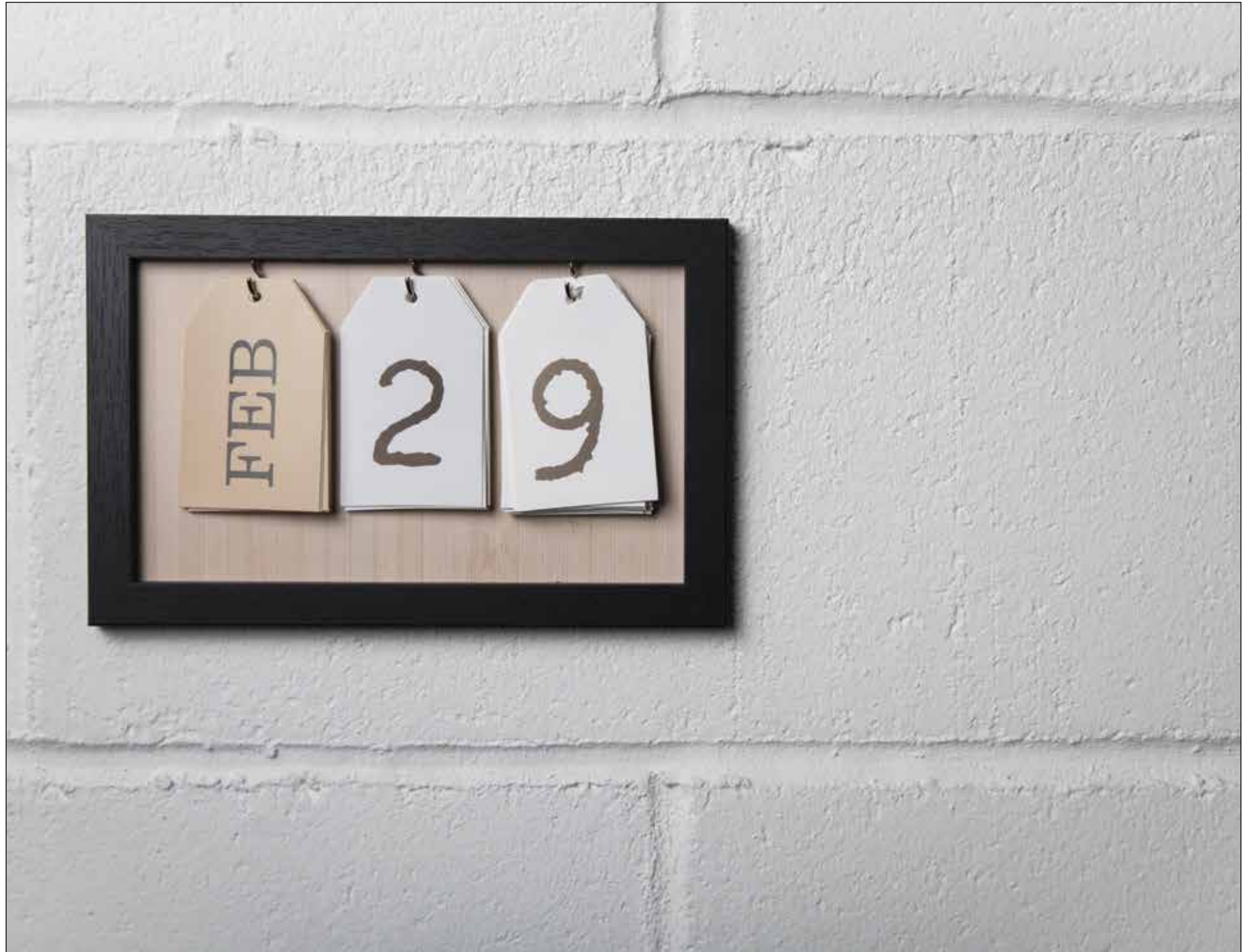
you bored and unenthusiased, a career change may be in order. Spend the year making steps toward a new avenue that benefits you both mentally and financially. Steps you can

take include working with a professional resume writer, taking courses to gain certification and experience and volunteering for roles within the industry.

The Significance of a Leap Year

While a leap year is associated with fun events like recording births, celebrating long-awaited birthdays and promotions from clever marketing agencies, it's importance to our calendar is significant.

NASA states it takes the sun 365 days, five hours, 48 minutes and 46 seconds to complete its orbit. That means a full calendar year is actually 365.2422 days. A leap year occurs to offset the .2422 factor and regulate the schedule to maintain the temperatures and seasons we know today. If we didn't celebrate a leap day every four years, in time, February would be a summer month for the entire northern hemisphere. According to the organization EarthSky Communications, it would only take 100 years for the calendar to be off by 25 days.



THE LEAP YEAR ORIGINS

The first recognized leap year occurred in 46 B.C. when Julius Caesar ordered an extra day be added every four years. He acted after receiving advice from Alexandrian astronomer, Sosigenes. NASA suggests the Julian calendar was used until the year 1582 when Pope Gregory XIII made

a change to the rules in place.

The Gregorian calendar system, which is one still recognized today, deems a leap day should not occur in years ending in '00 unless divisible by 400. Since its inception, only two centuries featured a leap day on its centurial year — 1600 and 2000.

WHAT WOULD HAPPEN WITHOUT LEAP YEAR?

Without a leap year, the most noticeable factor would be changes of seasons and temperatures. Expert Daniel Brown of Nottingham Trent University states, “in 750 years, the middle of June would be when it's the coldest

time of the year.” While we wouldn't see this advancement in our lifetime, throughout history, the calendar would be severely unbalanced. Farmers would have to continually change their techniques to keep up with the changing seasons and school years would be off track.

CELEBRATE LEAP DAY

Make sure to give those you know with leap year birthdays well wishes and a thank you. They are taking one for the team to keep the Gregorian calendar on track and our seasonal temperatures regulated. You could even hold a leap day party of your own.

The 2020 Summer Olympics

On July 24, the Summer Olympics will begin in Tokyo, Japan. Athletes from around the world will join on the grandest stage and compete in games familiar to the event and a few that are debuting this year.

Join the world to view the brightest and most exciting stars representing their countries. If you are planning to make the trip to Japan to witness the games in action, now is the time to start organizing the journey. Work with a local travel agency to find affordable costs for flights, hotels and transportation. You can typically find a great deal when bundling a vacation through a professional service.

NEW FOR 2020

New sports are joining the competition for 2020 and a few making a comeback. Check out a few of the exciting new categories to enjoy.

SKATEBOARDING

For the first time, skateboarding athletes will participate in the Olympic games. Similar to the BMX cycling circuit, competitors will perform tricks in a fixture resembling an empty swimming pool. Park skateboarding will have three timed runs. Another



Noah Lyles

JENARAGON94/CREATIVECOMMONS

event is street skating, where athletes will wheel around a track with ramps and rails.

3-ON-3 BASKETBALL

While basketball has been in the Olympics since 1936, the traditional 5-on-5 format will be joined by another tier of competition. This year, a 3-on-3 tournament will be instilled where teams compete to reach 21 points or hold the highest score after 10 minutes of play.

CLIMBING EVENTS

A new form of physical endurance competition is also making its debut with exciting climbing events. Athletes will compete in speed, bouldering and lead games where they must scale walls in the shortest time allowed.

NOTABLE AMERICAN ATHLETES TO WATCH

Caeleb Dressel, swimming: In 2019, Dressel won a record of eight medals in the World



Caeleb Dressel

JD LASICA/CREATIVECOMMONS

Aquatics Championship, breaking the previous record held by the history-making Olympian, Michael Phelps. The decorated swimmer competed in the summer games of 2016 in Rio, where he achieved two gold medals for team relays.

Morgan Hurd, gymnastics: The eighteen-year-old gymnast is poised for a momentous year after being named to the women's national team in 2016. In 2017, she obtained

the all-around title in the Artistic Gymnastics World Champion. She took home a gold medal competing for the 2018 World Champion team.

Noah Lyles, track and field: This shining star made history at the 2019 Diamond League event in Paris by setting a new meet record, previously held by Usain Bolt. In the Olympics, he will compete in the 100-meter, 200-meter and 4x100 meter relay titles for the gold.

Grow your Business in 2020

Celebrate the turn of the calendar by making proactive steps to propel your business into a success.

With the right goals, operations plan and expert advice, 2020 can be your year to turn over a new leaf. Consider these tips from SCORE, the largest network of volunteer, expert business mentors.

REFLECT ON LAST YEAR

Consider how your business operated in 2019. If you didn't make a list of goals previously, incorporate this year's plans and look back on how you performed. Some questions to ask yourself are:

- Did you meet, exceed or fall short of your goals?
- What was the greatest failure and what did it teach you?
- What did you take away from your greatest accomplishment?

Physically write the answers to these questions down in a journal or business plan. It's beneficial to share this honest list with your employees, business partners and investors to brainstorm ideas to move forward.

FIND ROOM TO CUT COSTS

Analyze your 2020 budget and find ways to cut costs and boost annual profits. While you're likely already



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operating on a tight financial plan, take the time to review your expenses.

For instance, check your bank account for charges from subscription or account services.

During your busy schedule as an entrepreneur, it's common to forget small fees for software or programs that

you signed up for in the past.

While subscription charges can add up fast, you should also investigate your payroll department. Are you outsourcing work to contractors that could be managed in-house? Consider extending the role of a current employee for a smaller cost than paying an additional salary.

SET PERSONAL GOALS

As a business owner, you should always ask yourself how you can improve. Take advantage of conferences or learning opportunities to enhance your knowledge and view perspectives from other successful leaders. Make it a goal to network with other experts in your industry. Use

social media to set up appointments and discuss ideas with similar business owners.

If you have room in your budget, consider hiring a consulting firm to review your company. An expert can provide great insight into getting your name to the public and help rebrand your image.