



NEW YEAR'S
Resolutions

Volunteer More

Food pantries, soup kitchens or your local children's hospital. These are only a few of the local organizations in your area that are actively seeking more volunteer help.

Your New Year's resolution to become more active in volunteering opportunities could make a world of difference to someone else – even if you can only afford to give a couple of hours per week.

If you've been considering becoming a volunteer, what better time than now to begin?

IT'S EASY

Organizations know you are busy with your job, family and hobbies. That's why most of them make it extremely easy to join their group. You can usually apply online with a few simple clicks.

Once you submit your email address and other contact information, you will become part of the group's mailing list, helping you remain apprised of events, gatherings and volunteer needs.

IT IS NEEDED

Here is a list of five volunteering opportunities you can join today. Research local efforts and reach out to find out how you can help.

- Disaster volunteers, providing food, shelter and support to those in need
- Blood drive volunteers, supporting local blood drives by registering donors and answering questions
- Nurse volunteers, lending their expertise in times of disaster and conflict
- Digital Volunteers, helping organizations raise money online and promoting social media accounts
- Reading volunteers, interacting with children to provide and promote consistent reading

IT CAN HELP YOU TOO!

One of the best aspects of volunteering is that it positively impacts everyone involved – even the one performing the act. A 2013 study by the UnitedHealth Group found that volunteering is linked with increased levels of happiness and decreased depression. This means that while you're focused on making others feel better through your volunteering, you could gain similar benefits.



Get Debt Under Control

Are you feeling a bit underwater when it comes to all of the payments you owe? Credit cards, cars and mortgages can add up to be your largest expense on a monthly basis.

The interest that is tacked on to each can feel like an insurmountable amount to pay off.

CREATE A BUDGET

The most effective budgeting practice you can put into place is simply getting back to the basics. Make a list of everything you need to make it through each month. Housing, food and health care should top the list, depending on your personal situation.

Now take a look at the unnecessary spending you do every month. Eating in restaurants, buying music and other forms of entertainment are great places to start when looking at spending items that you can cut from your budget, if even for a couple of months until you pay down other bills.

MORTGAGE CHALLENGES

Most lenders are willing to work with you if they believe you're coming to them with a genuine goal of improving your situation. Some lenders may even reduce or suspend your payments for a short time, with the agreement of you paying additional amounts toward the past due total when your financial outlook improves.

Other lenders may agree to extend the loan's repayment period to reduce the monthly debt. Ask whether additional fees would be assessed for these changes, and calculate how much they total in the long term to help make your decision.

HOUSING COUNSELING

Housing counseling agencies can be a valuable resource in helping you overcome your debt challenges. Some agencies limit their counseling services to homeowners with FHA mortgages, but many offer free help to any homeowner struggling to keep up with payments.

Call your local office of the Department of Housing and Urban Development or the housing authority in your state for help in finding a legitimate housing counseling agency near you.



Start Recycling

Ring in the new year with the three 'R's: Reduce, reuse and recycle. Doing so prevents pollution, saves energy and cuts down on greenhouse gas emissions that can negatively impact the global climate.

By making simple, yet critical decisions now, you can help sustain the environment for future generations. Most trash companies offer a recycling program that allows customers to separate and recycle their paper, glass and plastic products. Check in with your provider to learn your options to enroll.

BUY SMART

One obvious way to reduce the cycle of raw materials used in packaging is to buy used products. You can find clothes, building materials and electronics that can sometimes be as good as new in your local consignment or thrift shop.

But buying smart doesn't necessarily have to mean buying used. When purchasing a new item, study the packaging. When a manufacturer makes products with less raw material, the costs can be passed along to the consumer. The benefit of choosing a product that is leanly packaged is two-fold: It reduces waste and saves you money.

DONATE YOUR ITEMS

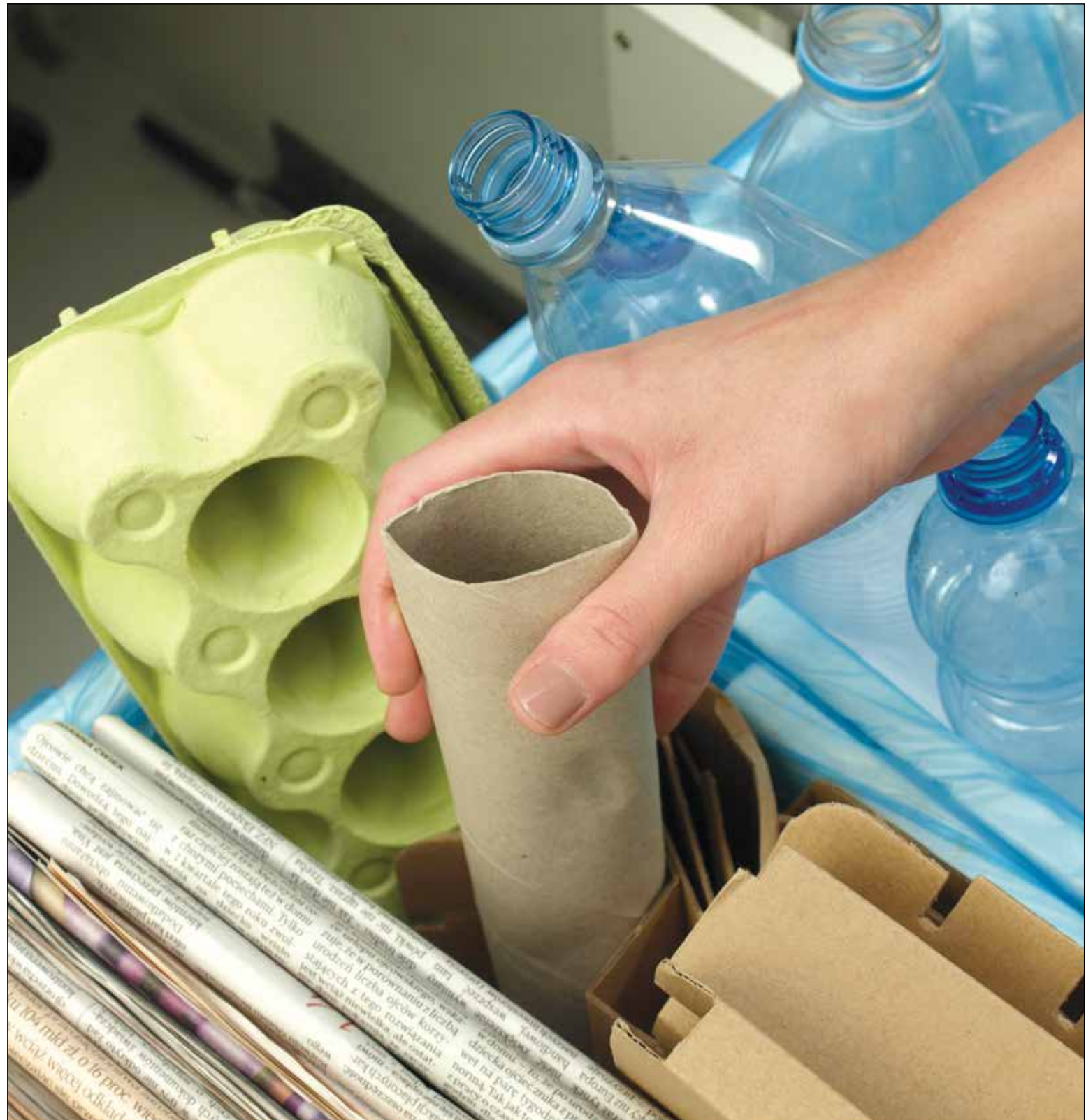
Instead of discarding unwanted appliances, tools, or clothes, why not sell or donate them? Not only will you be reducing waste, you'll be helping others. Donating your items, including books, working electronics or used furniture, prevents buildup in landfills and can net you a tax benefit.

Local community centers and thrift stores are a great place to start. Churches and non-profit organizations also may have a need, so be sure to check around to find the best fit.

ROUTINE CHANGES

To cut down on items like tires and appliances being thrown away into landfills, it is important to keep up on routine maintenance and repairs. You also can borrow or rent items used for occasions like parties or large get-togethers.

The true measure of your impact will be determined by how consistent you remain in your practices.



Get a New Job

When it comes to our jobs, we in North America simply aren't satisfied with our positions.

Research from staffing firm Right Management has found that only 19 percent of employed workers from the United States and Canada are satisfied with their jobs.

This means that more than 80 percent of people are spending up to 40 hours per week in a position they aren't enjoying. Life is too short. If you fall within this large subset of the North American population, ask yourself why, and then ask yourself why not. Make 2015 the year you do something about it.

WHERE TO LOOK

There is an expansive list of online resources and job boards that post vacancies and opportunities, no matter your field or specialization. You can search for jobs by looking for specific titles, or even by general industry names that may include many different opportunities.

Most job boards will provide you the opportunity to post an updated version of your resume or video portfolio, depending on what your industry calls for. There also are many online companies available that will take care of the posting for you, for a monthly fee. These posting services can help you post to numerous employment boards, email lists and other



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digital avenues to maximize your document's exposure.

NETWORK

Even with all of the digital advances made over the past decade or so, good old-fashioned networking is still the best way to land a new job,

according to a recent study. The research, uncovered by the Manpower Group, revealed that 41 percent of American job-seekers say they earned their most recent position through networking with other professionals.

This fact supports the con-

ventional wisdom that it is never good to leave a position or engagement on negative terms. You always want to keep positive references in your career history, because you never know when you may need one for a new position.

Once you decide the route

you want your new career path to take, reach out to past employers, peers or mentors for information on opportunities. Send out a personalized email to a past connection or schedule a meeting over coffee to pick their brains on possible leads they may have in your area of interest.

Take a Vacation

With the economy improving and discretionary spending up, the tourism industry is seeing big increases in Americans seeking some much-needed vacation time.

Making vacation travel more of a priority is a popular New Year's resolution, especially given the fact that many Americans are working more weekly hours than at any time in our country's history.

Imagine yourself escaping to the white sands of the Caribbean, the beautiful Irish countryside or on an exciting safari adventure in Africa. If you prefer to stay domestic, explore the endless California coastline or New York's bustling Times Square.

Whatever map location you sink your push pin into, check first with your local travel agencies to get an idea of pricing and package deals. Travel professionals also can give you a heads-up on optimal times to travel to specific locations.

TOP 10 DESTINATIONS

According to the Office of Travel & Tourism Industries, international travel is burgeoning. Below are the eight most popular overseas destinations for American travelers from 2013, along with the number of U.S. citizens who traveled there.

- Europe, 11.4 million
- Caribbean, 6.5 million
- Asia, 4.3 million
- Central America, 2.4 million
- South America, 1.7 million
- Middle East, 1.5 million
- Oceania, 570,000
- Africa, 350,000

TRAVEL SAFETY

Especially if travel is new to you, there are some important things to remember to ensure your safety. Vacation safety starts at home. Be sure to activate your alarm, keep your shades in their normal location and arrange for someone to pick up your mail.

When out and about on vacation, don't display your jewelry, cameras or other expensive items that may be attractive to thieves. Also be sure to check and learn maps before you venture out to give you a sense of where you are and where you should avoid traveling.



Meet New Friends

Maybe you have your finances and health in order, but the one thing missing in your life is a more active social life.

Especially for people entering a new city, school or job, making friends can be a daunting task. You know that in most cases in a new environment, there are already friendships formed. You may feel uncomfortable introducing yourself or starting a conversation unless prompted.

If you need any motivation getting out there and meeting new people, look no further than science. The American Psychological Association has found that strong social connections throughout life are linked with a stronger immune system, a lower risk of depression and even greater pain tolerance.

IN A NEW CITY

It can be overwhelming to make new friends in a new city. Chicago, for example, has 2.7 million people. Just remember that you only have to find one or two groups to pull together an active social group.

The Internet is a great place to start when looking for local events, concerts or charitable organizations that you could attend or become involved in. This will guarantee that you will be around like-minded people with similar interests.

IN A NEW COLLEGE

College offers countless opportunities to make new friends. From sororities and fraternities to sporting events and social gatherings, the college years can be one of the most socially engaging times of your life.

A quick walk around campus will reveal many flyers and posters announcing upcoming events or newly formed groups. Take a flyer and look into the group's website or Facebook page. If it feels like something you'd be interested in, simply show up to the meeting. There is no waste to you if it turns out to

be out of your comfort zone. Choose another and repeat the process!

IN A NEW JOB

You should feel most confident about making new friends in a new job. Remember that you have been brought aboard because

you offer value.

If you work in a corporation with hundreds of employees, resolve to reach out to one new person per week who works in a different department. If you are part of a smaller business, resolve to join in on lunch gatherings to be part of a more social environment.



Break a Record

Whether it be in your physical shape or your financial situation, your New Year's resolution can serve as your personal reminder for what you'd like to achieve in 2015.

The New Year offers an exciting opportunity to push your personal boundaries.

And what is more exciting to achieve than a personal or world record? While records are meant to be broken, as the cliché goes, it will be more fulfilling to you to choose a record that will actually challenge you on your way to besting it.

PERSONAL FITNESS RECORDS

Want to jog 200 miles this year? Have a certain weight you would like to bench press by the end of the year?

Defining a personal fitness record is a great way to motivate yourself to actually achieve it. Visual reminders are valuable catalysts for consistent effort toward your goals, particularly on the days you'd rather skip a workout or run.

Invest in a large dry erase board and hang it somewhere you see every day. Update your progress and write yourself short, inspirational messages. Doing so will keep your fitness fire burning as you work toward the goal of breaking records.

PERSONAL FINANCE RECORDS

Maybe you'd like to save a specific amount of money in 2015 for a new car or down payment for a home. Perhaps you simply want to earn more and are considering taking on side work to achieve a little more financial freedom.

Whatever your goal, it will be helpful to break it down over the course of months or even weeks. Marking your progress often rather than every few months or so will keep your focus sharp and focused on how much work you need to perform to actually see your financial dreams turn into savings.

Create a detailed finance spreadsheet and keep it open on your computer's task bar, if possible for the entire year. Every time you sit down to work, surf the Internet or pay a bill, you will see the spreadsheet icon and be reminded of the progress you have made and still need to make.

