

NEW YEAR'S



RESOLUTION

COUNTDOWN

7. Make Family Time

While many people think of health and money when it comes to making New Year's resolutions, the No. 7 item on our list is perhaps the most meaningful: spending time with family.

Here are three ways you can put your family first in the upcoming year.

MARK THE CALENDAR

For many tasks, what doesn't get scheduled doesn't get accomplished. If you want to make more time for family, it's important to put it in writing and choose specific dates for big family events.

Just like a business meeting or major school event, you can make appointments for family time. The beginning of the year is a great time to flip through your calendar and block off dates for vacations, day trips and laid-back days with your loved ones.

At the same time, you can ask your family members what they'd like to do in the year to come. If your kids want to see a baseball game or your husband wants to go camping, you can plan now to make sure it gets done.

BE LOCAL TOURISTS

Another fun thing to do with your family is visit all the tourist attractions in your area. For many people, even if you've lived in your city for a long time, you may not have visited all the parks, museums and activities that outsiders see.

Look at your city through the eyes of a tourist. Your local chamber of commerce will have a listing of events and attractions that are designed for outsiders, but that doesn't mean the locals can't enjoy them, too.

MAKE DAILY HABITS

Another way to make sure you



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spend time with family is to make it a part of your daily routine.

One of the best ways is through meals. Family dinner time is becoming less common for many American

families, and that's unfortunate because it's a great opportunity to make memories and enjoy each other's company.

Whether it's eating breakfast together,

exercising together, helping with your children's homework or reading together at the end of the day, you can plan a daily family activity that becomes a part of your regular routine.

6. Quit Smoking

Everyone knows the drawbacks of smoking. It's bad for your health, can potentially cause cancer and costs a small fortune for people addicted to tobacco products.

Kicking the smoking habit isn't easy, but it can be done. Thousands of people quit smoking every year, leading to healthier lives and the sense of accomplishment that can come from self discipline.

If you're thinking about quitting smoking, that's a good first step. Some people are able to quit "cold turkey" — simply dropping their cigarettes and never picking them up again — but that's rare and can be unnerving.

The truth is that quitting a tobacco addiction is usually very difficult, and there's not a single method that works for every smoker. Different people respond in different ways to various treatments, so it's important to keep your options open until you find

the right fit that works for you in the long run.

CLINICS

One place to turn is a specialized clinic where you can find experts who can help you stop smoking.

Each clinic will offer various treatment options and emphasize different paths toward quitting tobacco. Some might specialize in certain medical treatments, while others may put more focus on support groups or even holistic, natural methods to kick the habit.

Before you sign up for a stop-smoking clinic, find out exactly what services they offer and what their charges will be. You'll also want to ask

about any special medical licenses, counselor training or other credentials the staff has.

Know their prices up front, too, because rates can vary dramatically depending on which clinic you choose and what services are offered.

Also check with your health insurance provider to see if they cover any choices for people who want to quit smoking.

MEDICAL HELP

Another place to turn is your local doctor.

Doctors all have intense medical training and regular updates to keep up with changing technologies and trends in their field. Any family doctor should be able to

give you information to help you stop smoking, which is one of the best ways to improve your overall health.

Prescription treatments are one option that many smokers choose. Nicotine replacement options include lozenges, patches, gum and nose spray. There are also some drugs approved to help people stop smoking, including Chantix and Zyban.

Talk with your doctor to find out which option would work best in your situation.

COMMUNITIES

Finally, many people get better results from support groups and stop-smoking communities that help walk them through the process.

The path to quitting smoking can be long and winding. Not everyone is successful on their first try, and finding people who are going through the same struggles as yourself can be a powerful motivator to quitting for good.

Hospitals, doctors, employers and churches will often have information on various groups in your area that can help you stop smoking. Some focus on all types of addiction, but the best ones for smokers will focus on tobacco specifically.

By looking at all these options — support groups, medical treatments and specialized clinics — you're sure to find a method that will help you transition to a smoke-free life for good.



5. Learn Something New

You are what you know. If you want to expand your horizons personally or professionally, one of the most popular resolutions each year is to learn something new.

What you choose to learn, of course, is entirely up to you. But with so many options out there — from your hobbies and interests to things that will enhance your career prospects — you're sure to find something that can make your life more rich and full.

PERSONAL ENRICHMENT

Have you always wanted to learn a foreign language? What about picking up a musical instrument, like guitar or piano, or learning how to paint landscapes?

If there's something you've thought about doing for a long time, the new year is the perfect chance to help you make it a reality.

You'll need to find a good teacher, of course, but even more important than that is deciding to take the first step. Plan the cost into your budget and mark your calendar with a deadline.

If you put the goal into writing, you're much more likely to see it come to fruition.

COLLEGE COURSES

Another option is browsing your local college courses.



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Getting a new degree can be one option, of course, and it can make a lot of sense in many fields if you're wanting to take the next step in your career.

But getting a full degree

isn't the only option. Most universities and community colleges offer programs for "continuing education" or "adult education" that are designed more for personal enrichment than traditional

college credits.

Still another option is signing up for one or two college classes just to get a feel for them. If you've always been interested in astronomy, literature, chem-

istry or some other field, taking a very limited course load can be one way to dip your toes into the field just for fun — and might even be the first step toward a new passion or career.

4. Enjoy Life to the Fullest

Life is short. And the older you get, the shorter it feels, making it important to get the most out of every day of your life.

That's why the next resolution on our countdown is a popular one: enjoying life to the fullest.

If you don't want to look back on your life with regrets, you should take steps this year to do something you've always dreamed of.

SEE THE WORLD

Travel is something many people wish they could do but often put off for a variety of reasons: budgetary, convenience or just indifference.

If there is some place you've always wanted to visit, you can make that happen in the coming year — or at least start taking steps to get there in the years to come.

Unless you're independently wealthy, paying for overseas travel will usually require saving up over a period of time. To make it happen, you can estimate the total cost of your trip, then break it down into a monthly amount that you will have to save up. The more you can commit to your vacation savings fund each month, or the more frugally you can travel, the faster you'll be able to take the trip without going into debt.

'BUCKET LIST'

Another thing you can do is try to tackle items on your "bucket list," the term popularized in a 2007 comedy movie for things you want to do before you die.

Your list doesn't have to be expensive or extravagant. It might be getting together once with your old high-school buddies, starting your own blog or visiting a certain ballpark.

Whatever is on your list, it's important to make that list in the first place and then plan out how you can cross off as many of those items as possible in the year to come.



3. Save More Money

Many people assume that building wealth starts with having a big income. While that makes it easier to build up a financial cushion, there are plenty of examples of people with modest incomes who generate a sizable nest egg thanks to self discipline.

If you want to put your finances in better shape, it starts by looking in the mirror. By paying attention to your money, avoiding debt and making a commitment to save money, you'll be able to have a more financially prosperous future.

AVOID DEBT

People who study the habits of wealthy people say they share a common trait: they choose to get out of debt and stay out of debt, which helps them build a foundation for their financial future.

If you want to follow their steps, commit this year to reducing your debt load. By paying off your credit cards and avoiding loans, you'll leave more of your income free to save because it won't all be tied up in monthly payments.

This is much easier said than done. But if you commit to it now, you can start researching the steps and methods to reduce the debt burden over time.

MAKE SAVINGS A HABIT

Another trait of good savers is that they make saving money an automatic habit, not something they'll consider some time in the future.

Following a written budget is a good first step, and your budget should always include some saving — no matter how big or small your income.

Even if it's just a small amount, regular savings every month will add up to a significant nest egg over time. And the earlier you start, the easier it will be to grow that nest egg as you age.

If you're not doing it already, consider setting up an investment account that automatically deducts savings from your bank account every month. It should become something that you don't even notice because it happens without any thought, and you'll adjust your household spending as a result.

And if you're already saving money, think about upping the amount you contribute every year. A small, 1 percent increase in savings each year will barely be noticeable in your budget, but it will add up to a much nicer income in your retirement.



2. Get Organized

The No. 2 item on our countdown is something that nearly everyone can improve: getting organized, whether at the office, at your house or with your entire schedule.

Disorganization is a leading cause of unhappiness and frustration. Within reason, people are meant to live organized, predictable lives, but reality and bad habits often get in the way of organizational bliss.

AT WORK

Taking control of your office life starts with your own workspace. Unless you have a very “Type A” personality, there’s a good chance your desk and work area have grown more cluttered the longer you’ve held your job.

If your desk drawers have started to look like a rats’ nest, it’s time to purge all the old papers and junk that’s keeping it cluttered. Keeping old, important files in your desk is fine, but they should be organized and easy to find when you need them.

Another way to stay organized at work is by using a daily “to do” list. Before you leave the office at the end of the day, make a list of all the things you want to accomplish the next day. Every item you cross off the list will make you feel productive and proud.

AT HOME

Everything you own needs to have a specific place to live. That means you have two options for tackling clutter at home: either get rid of the items or get a place for them to be stored.

Clearing out junk from your house should be something you do regularly — at least once or twice a year — unless you want to end up on the “Hoarders” TV show. If your house is filled with things that you don’t use very often, sell them if they have value and dispose of them if they don’t.

YOUR HABITS

Getting organized also involves the activities you do just as much as the stuff you own.

Look at your daily habits and routines to see where you can make your life more efficient and enjoyable. Many of the resolutions in our countdown can become reality — or at least made much easier — if you include them as part of your daily routine, not something special that you do when the time is right.



1. Lose Weight

Unless you've never heard of New Year's resolutions before, the No. 1 item on our list should come as no surprise: getting in shape and losing weight.

Obesity is a growing problem in the United States. For many Americans, it is not only a cosmetic issue but also a threat to their health.

Losing weight can be a challenge requiring lots of dedication because temptations are everywhere.

WEIGHT LOSS CLINICS

If you think a weight-loss clinic could be beneficial, start by looking at the options in your area. View their websites to get an idea of what each clinic offers and their pricing options. Do you have to purchase special food? Do you have to go to meetings or keep appointments? Find out whether you are going to need to buy pre-packaged meals as well as follow a good stringent diet regime.

Make sure these commitments are convenient for your schedule. Think about other information you may need. Many clinics provide online courses, and some provide face-to-face get-togethers and weigh-ins.

YOUR DOCTOR

Any weight-loss plan you choose

should be done in consultation with your doctor.

In fact, your local doctor can be a one-stop shop for weight-loss planning. Many family practice doctors will have recommendations for steps you can take to lose weight, from exercise plans to dietary changes. They may also recommend steps like bariatric surgery, prescription medications or refer you to a dietician.

In addition, they can tell if your weight problem may be caused by an underlying health issue that needs to be addressed.

FITNESS CENTERS

Gyms are a fantastic way of losing weight, staying fit and having fun for many people. You can find support for your health goals, and fitness experts are usually on hand to help you maximize your workout potential.

Becoming a member of a gym increases your chances of working out; since you have already paid for the gym use, it is harder to make up excuses to skip exercising. Membership also provides you with the opportunity to meet other people with similar exercise goals who can offer motivation and support.

