

New year's resolutions

you can actually keep



Taking small steps can lead to big improvements in your wellness

While almost **four in five Canadians** make new year's resolutions, 78% of them have failed to stick to them. The most common reasons why people fail are that their resolutions are too unrealistic, or they didn't think them through well enough.

Resolutions can be easier to keep if they're small and specific and if you can find a partner to share them with and spur you on. Below, we look at some resolutions that, while being fairly easy to keep, can have a big impact.

Resolutions for better physical health

EASY WAYS TO EAT HEALTHIER

This can be simple in theory, but you will need resolve and get the whole family on board. When making your shopping list, cut out all the junk: cookies, chips, candy bars and pop. Replace them with your favourite fruit, vegetables, healthy snacks and fruit juice.

EXERCISE YOU CAN STICK TO

For many people, the thought of going to a gym or joining a sports club fills them with dread. It can be a lot easier to buy a static bike, treadmill or rowing machine (buy used and save money) and place it in front of a TV. Watching your favourite shows while exercising will make it much more enjoyable. Set up a realistic routine you can stick to and try and exercise with a partner to help keep you on track.

CUT BACK ON SCREEN TIME

People who sit for long periods of time—especially during their leisure time—[are at much greater risk of cardiovascular disease](#) and premature death. Stop binge-watching Netflix and take up a hobby, preferably one that gets you moving, like taking dance classes, joining a walking club or gardening. Joining in with a partner can keep you motivated.

Small steps for improved mental health

TAKE UP MEDITATION AND/OR YOGA

Studies suggest both [mindfulness meditation](#) and [yoga](#) can reduce stress, anxiety and depression, while improving sleep. Most towns and cities have yoga/meditation studios or you could try them out for free by taking [guided meditation lessons](#) and [yoga classes](#) on YouTube.

REAP THE BENEFITS OF BEING KIND

[Research](#) reveals that acting kindly towards others improves our mood and increases positive emotions. Try daily acts of kindness, like holding a door for someone or helping an older person cross the street, or you could take it up a notch and volunteer for a cause that's close to your heart.

LAUGH MORE, FEEL BETTER

Laughter boosts feel-good chemicals like serotonin and dopamine, which can reduce stress and boost your mental health. Meet up more often with friends who make you laugh, read humorous books, watch funny movies and go to comedy clubs.



Steps for improved financial health

MAKE A PLAN

Financial worries can lead to mental and physical ill-health, so it makes sense to heal this part of your life as well. The first step is to make a financial plan and budget that can help ease your worries. There are [several free or cheap apps](#) that can get you started.

REDUCE YOUR DEBT

Once you have a plan, the next step is usually to reduce your debt, so you have more money available to grow your savings. Reduce your outgoings so you can pay off debt faster, focus on paying off the most expensive debt first and consider taking out a consolidation loan.

ASK FOR HELP

Here at Cornerstone Credit Union, we're committed to helping you improve your financial wellness. Whether it's opening a savings account, working on reducing debt or looking at debt consolidation options, we can help. Improving your financial health can be an easy resolution to keep: just call **1.855.875.2255** to set up a meeting.

