

How to stick to your New Year's resolutions

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The most wonderful time of the year is often followed up by the most difficult time of the year, as holiday eating, imbibing and spending give way to new year's resolutions to lose weight, eat healthy and pay down your credit card bills.

Unfortunately, those resolutions all too often disappear by Groundhog Day.

But Jan. 1 doesn't have to be all struggle, restraint and failure. We asked exercise, food and money experts to weigh in on how to — actually — keep your New Year's resolutions this year.

1. Don't get caught up in the hype (and do less, not more)

Registered dietitian Emily Mardell of Food First Nutrition Consulting (choosefoodfirst.com) cautions clients against getting caught up with hype words and fads like detoxing or eating clean. "Resolutions or goals should be individual. Don't get caught up in what's current, but look at yourself and your lifestyle and what is most important to you in terms of change and health and well-being."

The changes you make can be very small and simple. "Have a healthy afternoon snack at work because you're overeating when you get home," says Mardell. "It's about re-engineering your day and focusing on that one thing."

Same thing for working out. "People tend to be over-ambitious in terms of trying to do too much, so they either hurt themselves, they feel so sore they can't continue, or they get discouraged," says David Low, a managing partner at Body by Bennett (bodybybennett.com) personal training. "They feel that sense of failure and that failure leads them to just stop."

It's about doing less, but doing it well, he says, adding that you should leave the gym feeling like you want to go back. When starting a new workout regime, your RPE (rated perceived exertion) should be around a six or a seven, says Low. From there, you can slowly build to an eight or a nine. But starting at a 10 — the hardest you've ever worked out in your life — isn't effective.

2. Use the buddy system

All three of our experts agreed that to effectively change bad habits, it helps tremendously to have an "accountability partner." When it comes to reining in your spending, that can be difficult, [says certified money coach Barbara Knoblach of Money Coaches Canada \(\[moneycoachescanada.ca\]\(http://moneycoachescanada.ca\)\)](#).

"The problem with money is it's such a taboo. People would rather discuss health than money," she says. "If you find that (overspending) is a recurring pattern and you always have these setbacks, it can make sense to get professional help." Whether the help comes from a trusted friend or a money pro, Knoblach suggests regular check-ins with your chosen person. "Just knowing that you have to report your progress will typically keep you on track a lot better."

Mardell, who also suggests setting food goals as a family, calls it the buddy system. “If you can have someone who’s on the journey with you or has a similar goal or counterbalances your weakness, that is really a good benefit.”

3. Remember: Goals are fluid and failure isn’t a bad thing

“If you set a goal, you set yourself up for success so that you can achieve that goal. But if you fall off, it doesn’t mean you failed. It means you need to re-evaluate,” says Mardell.

For example, that might mean adjusting your schedule so that you’re exercising twice a week instead of five times a week. Or, you’re cooking four dinners a week at home instead of six.

Low suggests taking the pressure off being perfect. “Know that you’re going to (have setbacks) and don’t beat yourself up about it.”

4. Strategize

“The most significant thing is not to have a goal that is very vague,” says Knoblach. “If you just say, ‘Within two years, I’d like to be out of this debt,’ then it’s not going to happen. Break it down into a short-term action plan.” For example, if you need to save \$100 a week, identify how exactly you’re going to come up with that extra money. And if you can’t come up with it, identify the things you’ll have to remove from your spending.

Low employs a couple of exercise strategies that work. He brings his gym bag to work every day if he plans on working out afterward. “If I leave my workout bag at home and I go home to pick it up with the intention of going back to the gym, probably 80 per cent of the time, I will not leave the house.”

To his clients, he suggests printing out calendars, and marking down things like parties and gatherings. That way, “you know exactly on a one-pager what you have on your plate. Put your workout into that schedule as well. That means you’re not beating yourself up for the day that you missed it, and you’ve got your workouts planned already.”

5. Don’t wait until January

We don’t seriously expect you to start your New Year’s resolutions in December. Not only might you be setting yourself up for serious difficulty, but it would certainly suck some of the fun out of the holidays.

That said, there are things you can do early that will help you later. Mardell encourages mindful eating when it comes to all of those festive parties. “Avoid hunger,” she says. “That’s kind of counter-intuitive, but if you’re going out to a gathering, make sure you’re hydrated throughout the day. Have a healthy snack before you leave. If you’re ravenous when you arrive, that’s when appetite supersedes hunger.”

Knoblach encourages her clients to set themselves up a “Christmas account.” “Let’s say the clients start in January. I will say, ‘How much do you typically spend at Christmas?’ They might say \$2,000.” Divide whatever figure you have by 12 and put it into your account every month, Knoblach suggests.

“By the time Christmas comes around, you have the money set aside, intended for Christmas spending and you do not need to feel bad about it.”