

DOLLARS & SENSE

EDITION 11, VOLUME 1



15 Ways to Be a Better You in 2016

The new year is upon us! Have you thought of your plans for 2016? Have you ever wished for a better life, a better you? Let's be honest, there is always something that we can improve in ourselves or our lives and the start of a new year is always the best time to do it! Here are fifteen ways that can almost instantly improve your quality of living.

Eat Well

Remember, the adage, you are what you eat? Well, it's true! If you eat refined, sugary foods laden with heavy, unhealthy fats, you are not going to feel your best. If you don't feel your best, you won't perform your best! Now is the time to clean up your diet and eat more foods that are healthy, natural and whole. It's time to detoxify and remove all those toxins and start a new!

An effective way to do this is to start thinking about what you should be eating rather than what you shouldn't. Look at your food choices and ask yourself, will this give me the nutrition I need to feel my best?

Move Your Body Every Day

Get up and move! You may be one of the many that cringe at the word "exercise" and picture laborious routines on a treadmill. The truth is, exercising your body does not have to look like that. Moving your body can be anything from doing your household chores, walking your dog, playing with your kids, working in your garden or riding your bike!

Turn off that computer or TV and get off your phone! It is time to get up, go out and move. Take a short walk around the block. No matter what you do, complex or simple, it will instantly make you feel better. Moving will strengthen your body as well as your

mind to help you become healthier and better each day.

Set Goals

Sometimes getting things done is difficult. Using smart planning and goal setting techniques can make it easier. Whether you are planning a party or planning your finances, setting a goal makes your planning clearer, easier and faster to evaluate.

Writing down your destination and the steps you must take to get there will help you stay on task. Goal setting is important for short term and long term goals alike. Achieving any goal successfully is a fantastic feeling and will give you instant satisfaction.

Consume Less and Experience More

People find great joy in buying things. In fact, it's safe to say that when faced with the choice of an evening out, or purchasing an item, many would choose to purchase.

People mistakenly believe that buying will make them happier longer

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because they physically own it. The truth is, however that over the years, psychological research has shown over and over again that experiences make people happier than material possessions. In fact, our happiness with material possessions fades quickly as we become accustomed to owning it and seeing it every day.

Experiences, on the other hand, continue to provide us with happiness and satisfaction through memories long after the event took place.

Experiences also provide us with a chance to connect with people through both the event itself and

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years after through reminiscing and story telling.

Nourish Your Mind

You eat to nourish your body and now it's time to nourish your mind. Read a book, subscribe to a newsletters, indulge in fiction and learn something new.

Learn a new hobby, play a new musical instrument; the mind is like a sponge, the more you feed it, the more it will become better, stronger and smarter. This is particularly important as we age because it will help keep our minds sharp well into our twilight years.

Do Something You Love Every Day

Be kind to yourself and do something that you truly enjoy, something you love each day. It can be anything that you find joy in doing. If you love basketball, play with your friends after work. If you love to paint, schedule a few minutes of the day working on your to-be masterpiece.

Doing something that you truly feel happy about doing will motivate you and will make you feel less stressed, happier and more focused each day.

Get Back To Nature

Getting out into nature will make you happy and healthy! Sunshine is good for you. It cheers you up by boosting serotonin levels, gives you more energy and helps you produce Vitamin D.

You don't have to be an avid mountain climber or snow bunny; a walk in the sunshine, or sitting out on the front porch is just as effective. Every climate and season has its own charm and opportunities.

Play in the snow, learn how to ice skate, build a snowman or have a snowball fight in the wintertime. Take pictures of flowers, go bird watching or go fishing during spring time. Visit

the beach, have fun in the sand, go hang-gliding, wake boarding or water skiing in the summer time. Collect dried up leaves and press them, jump on a pile of leaves, carve a pumpkin head and celebrate fall. It doesn't matter what you do, just get outside!

Serve Others

Take time to be helpful to someone. Help out a family member; visit a sick friend, volunteer at a local shelter or give food at the soup kitchen, your small help could go a long way! Invite friends to volunteer with you; it does not matter what day or time of year it is.

There is always someone that needs your help out there. Serving others will take your mind off of yourself and your troubles and open your eyes to the bigger picture of life.

Be Thankful

Create a gratitude journal. Write down the things that you are thankful for. It can be something simple, from the air you breathe to the sunshine on your face. Maybe it's something that generations before you didn't have such as the water that comes out of your faucet.

Thank your parents, your friends, your family and your neighbor. Be thankful for the opportunities that life has given you and be thankful for all your talents, skills and abilities. Be thankful for others and be thankful for you.

As you start to become aware of all of the things you are grateful for, you will be surprised by how many things you once took for granted.

Watch Less Television

There is a whole world of opportunities in life; instead of watching TV, get out and do things! Take up sports, go to the park, take your dog out for a walk. You can read a book, tell stories, tend your garden or cook. Spend time with your family or friends!

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Increasing Success Through Setting Goals

You may have heard a lot of talk about setting goals but how is it actually done? Studies show that by setting goals and writing them down, you are exponentially more likely to meet those goals than people who do not. Unfortunately, most people simply have a vague idea of what they want and try to get to their destination on auto pilot.

Often, this leads to a failure and feeling discouraged. When you set goals, you are more likely to stay focused on fulfilling your goals and more likely to reach your destination. How often do you quit before you finish a job? Do you ever feel that you lack the know-how to do projects? Do you miss deadlines and forget important details?

All of these things are the result of poor planning and strategy. The good news is that setting goals can help!

Goal setting will:

- Allow you to create a realistic time-frame for your project or work.
- Help you stay focused on your goal when you get distracted or discouraged.

- Allot dedicated time and effort to fulfill your goal
- Allow you to evaluate the success of your project

Goal setting is a part of smart planning. You can set goals through the following strategies:

Determine what your short term and long term goals are.

Short term goals are goals that are small and easily achieved in a short amount of time. Short term goals can either be a goal in its entirety or the steps that it takes to get a long-term goal accomplished. For instance, if you want to purchase a new car by the end of the year; this is your long term goal.

To get to your end goal, create a few short term ones that will help you achieve your final goal. Your short term goal could be saving a specific amount of money each week or per payday, whichever works for you.

Short term goals will additionally need to be broken down into steps or strate-

gies. For example, saving the amount of money you have determined each week will take efforts such as giving up designer coffee, washing your clothes at home instead of using a professional cleaner or stop having your nails done at the local salon.

Every small step should be analyzed. Now write your entire plan down, every goal and every step. Research has shown that writing down your goals increases your chances of successfully reaching them. Writing the steps down are crucial in fulfilling your short term goals to be able to meet your long term ones.

Visualize your goals.

Take time to stop and think about what you want to happen. If you have a goal of buying a new car, research the car and the price. Visualize your new car and create a desire for it. Think about the color of your new car, the feel of the wheel as you take it out for a spin and even the overpowering new car smell.

The more you feel and the more you think about your goal, the more determined and the more you want to make it happen!

Take action now.

Your goals won't complete themselves on their own; you have to do something about it right now. Getting back to the new car goal example, once you write your goals and formulate a plan, you might want to start an automated system to deduct funds from your monthly salary, or creating a new budget plan so that you can save accordingly. You might even decide to actively consult financial experts to help you with your goals.

Goal setting may be used for simple projects to large scale planning. With this strategy, you will never go wrong. You will also save money, time and effort in making costly mistakes when you plan smart.

**What are you waiting for?
Start today!**

3 ways eating healthy will save you money

1. Eating a diet rich in healthy fruits and vegetables will provide the nutrition you need to help you prevent illness and steer clear of health issues you otherwise might have. This can save you a lot of money in the long run, potentially preventing unnecessary doctors visits and medication.

2. Eating healthy will not only reduce your waistline, but it will also reduce your unnecessary spending too! By not eating out or buying unhealthy drinks and snacks, you will save money.

3. By eating healthy whole foods, you will crave less junk and be running for less takeout and snacks. This will not only save you money by using less gas, but it will also save you time. You could always throw in a bit of walking to destinations rather than driving to give a healthy boost to your savings and health!

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Remember, it's never too late to build a more fulfilling, purpose-driven life and be the best "you" that you can be! The start of a fresh, new year is the perfect time to make that change!

TV makes you sedentary and allows your mind to wander, unfocused and lazy rather than being present in the moment. Electronic screen time, in general, robs you of your time, productivity and happiness. As with all things, moderate TV for relaxation or entertainment can be okay, but no more than an hour or two each day.

Play Every Day

Everyone is just too busy to do anything; usually insisting there is no time to play or have fun. Make it a priority to spend a little time every day being frivolous and fun. Playing every day makes you healthier, provides a time for exercise and helps stimulate the mind.

You can play anything; from silly children's games to physical games such as sports or mind enhancing games such as Scrabble or other board games. Playing makes you feel energized and alive.

Be Honest

Be honest with yourself and others. If somebody has offended you, tell them. This will prevent anger and resentment from building.

If somebody asks something of you that creates strife or struggle; or asks a favor that you just don't have time to do, say so. You may worry about offending others but speaking thoughtfully from a place of love, will often prevent any hard feelings.

Living authentically through honesty is not easy. Should a negative reaction be given, remember that you do not own the reaction of others. How they

choose to react to your honesty is their choice. Being afraid to speak up and hiding your true feelings creates anger and internal conflict. Be true to yourself and others.

Get Involved Locally

Establish your roots by getting involved in your community. Support local shops and products. Volunteer or give to a local cause. Stay up-to-date on your local news and happenings.

By getting involved locally you will increase your connection to your community and the people around you. Not only will this increase the quality of your life and your community but it will also create a sense of belonging.

Forgive Yourself and Others

Some days things are not going to go your way. In fact, there may be days that you don't even get off the couch, and that's okay. Go easy on yourself and do not indulge in negative self-talk or guilt trips. Give yourself room to be human and imperfect.

Forgive yourself. As you go out into the world, understand that we are all imperfect beings trying to get along. Most people are going through stress and struggles that you know nothing about. Extend your compassion and forgiveness to your loved ones and complete strangers alike.

Give

You don't have to be wealthy to give. Every selfless act of giving matters, no matter how large or small. A single can of soup can feed somebody that would

have gone hungry. A used jacket could keep somebody warm, who otherwise would have gone cold.

Why not donate old clothes, footwear, toys or extra food? Give when you can, and it will raise your self-esteem and improve the lives of others.

Even incorporating a few of these idea's can drastically improve your mood, your outlook, and your self-regard.

Remember, it's never too late to build a more fulfilling, purpose-driven life and be the best "you" that you can be! The start of a fresh, new year is the perfect time to make that change!

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