



4 Simple Steps to Having a Great Day

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It's very easy to get caught up in the negativity of people around you, but if you can implement these four little steps, you'll find yourself having a great day that will rub off on those around you.

Try these techniques to bring you joy throughout your day:

- 1. Wake up with a smile on your face.** How many of us wake up and groan at the thought of the day ahead? *Tomorrow morning try doing something a little different.*
 - Set your alarm five minutes earlier than normal.
 - As you wake up, luxuriate in the warmth and softness of your bed.
 - Smile to yourself to set your inner mood.
 - Before you get out of bed, think of five things you're grateful for.
- 2. Treat your chores as opportunities.** If your day seems to be an endless round of cleaning, cooking, shopping, and picking up the kids after school, escape the perceived drudgery and *take advantage of the opportunity each one of these chores can give you.*
- 3.** When you're cleaning the house, play some loud party music and dance as you go - you'll get more exercise and have some fun while cleaning.
- 4.** Ask the children to help you prepare meals. You'll enjoy quality time with them and teach them something at the same time.

5. When you're shopping, have a friendly smile on your face. Avoid rushing around and take the time to thank the checkout operator for her time - she likes to feel appreciated too.
6. **Talk with your children.** When you pick up your children from school, ask them about their day. They'll have so much to share with you if you give them a little time to do it. And listen to their answers - they know when you're not paying attention.
7. **Use the STOP sign.** Anytime you feel yourself getting upset, anxious, or angry with people as you go through your day, flash a bright red or purple stop sign in your head. Take that moment to take a deep breath, center yourself, and then carry on with your conversation. You'll feel a lot less agitated and both parties will benefit.
8. **Be nice.** This last step is so simple, yet so many people are just too busy to put it into place. Being nice is as easy as smiling at the cabbie or the bus driver in the morning, saying "hello" to the person you buy your coffee from, or using the words "thank you" at least a half a dozen times a day.
 - ***If you take action to be nice, friendly, and caring, then your day will be so much better than if you run around feeling sorry for yourself, angry or upset.***

None of these tips will cost you anything in terms of money or time. It's easier on your face if you smile rather than frown; it's easier to get through a day feeling contented and happy. And if you share your happy mood, just imagine what a wonderful gift that can be for those around you!

It has been said that, "Being happy doesn't mean that everything is perfect. It means that you've decided to look beyond the imperfections." ***If you start your day preparing to have a good one, your day will blossom just as you do.*** The bonus is that your smile will remind at least one person you come across in your day that they can take the time to smile too.



5 Ways to Be Assertive and Say "No"

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Do you find it difficult to be assertive and say "no" to people's requests? Since there just aren't enough hours in the day to appease everyone, the art of saying "no" without hurting the feelings of others is an important skill to acquire.

Saying "no" doesn't mean you have to be rude about it. There are plenty of polite, yet assertive, ways you can tell people "no" when you need to.

Here are some ways you can say "no" without being rude or impolite:

1. **"No" to now, but "yes" to later.** *"I'm very busy at the moment. Perhaps someone else can help you. If not, I'll have time later in the week to help you out."*

This is a great way to say "no." It's assertive, but also positive and kind. You let the person know there's no way you can do what they're asking at the moment. However, you give them the option to ask someone else or wait until you have the time to help out.

2. **"No" unless something changes.** *"I'm very flattered that you've asked me. However, I'm not currently in a position where I can take on this responsibility. Could we talk about this at another time if there's a change in my circumstances?"*

This statement says "no" while still being very polite. You let them know how thrilled you are that they've asked you, but then you're honest about how little time you have to commit to their request.

3. **A definitive "No."** *"I hate to disappoint you, but I'm not able to do this. I'm afraid I'll overextend myself."*

With this statement, you express regret for disappointing the person, yet you still let them know that this is a solid "no." No doubt they'll understand you don't want to overextend yourself, which makes them sympathetic to the plight you're in as well.

This answer is very kind and polite. Plus, it allows them to understand where you're coming from.

4. **"No" to attend an event.** *"I had a great time before, but I won't be able to make it this time since I'm already overscheduled."*

Sometimes you may get asked to an event you don't want to attend or that you just don't have the time for. You don't have to feel obligated to go. This statement lets the person know you've had a great time in the past, yet you're overscheduled or busy this time around.

5. **"No" to loaning money.** *"I really wish I could but I make it my practice not to loan money to friends and family."*

Money is one thing that many people ask for from their friends and family. It's a difficult situation since you don't want to insult them or hurt their feelings. This statement is a nice way to be assertive and say "no" while still being kind.

You let them know that you wish you could loan them the money, yet you go on to explain why you won't. You make it clear that this is the practice you have for everyone, and you're not just saying "no" to him or her personally.

For some reason, parents often feel the need to always say "yes." Whether it's working at a PTA function, helping in your child's classroom, or going to yet another classmate's birthday party, you may feel like these are things you *must* fit into your already busy schedule.

However, you can take control of your family's calendar – and your sanity – by saying "no" to some offers that come your way. Saying "no" in a pleasant tone of voice won't lose any friends; but it *will* allow you to set boundaries so you can enjoy life rather than racing through it.

6 BENEFITS OF INTROSPECTION THAT HELP **You Guide Your Life From Within**

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Life is all about the learning experiences. ***Opportunities to enhance your knowledge and growth make life worth living.*** And a significant part of the growth process is introspection.

Taking the time to look inwards can help shape the person you become. How you respond to things and make choices are based on letting what's inside come out.

Looking inward can help you take positive steps in life. At the very least, introspection can help you make morally appropriate decisions.

Consider these benefits of introspection:

1. **Conscience-driven decisions.** Being introspective allows you to maintain close contact with your conscience. ***Your conscience is what helps you distinguish right from wrong.*** When you focus on looking inwards, you get the opportunity to weigh your options.

- Conscience-driven decisions allow you to sleep better at night.
- Taking this approach helps you to be true to others, regardless of the outcome.

2. **Character building.** Looking inwards forces you to confront the person you are. What makes you tick? What do you believe in? ***Taking an honest look at your character brings you self-knowledge, can help build your self-esteem, and enables you to make changes if you want to.***

- Have you done or said things that offend others? Put yourself in their shoes and think about how you'd feel.
- Look back at your experiences. Which outcome has left you feeling the most satisfied?

3. **Fair thinking.** Fair thinking is tied in with the conscience. But introspection allows you to lock out the noise around you. It's very easy to sway your thoughts based on what is presented to you on the outside. ***But listen to yourself first!***

- It's easy to want to give in to a particular way of thinking based on influence. Your close friends and even family encourage you to see things their way. But what about your way?
- Remember that you alone are responsible for your life.

4. **Defined happiness.** By taking a look at what you're made up of inside, you can actually define happiness. What are the things that you enjoy doing? How do you measure relationships with others? Answering questions like these can lead to true happiness, defined just for you.

- ***Life is best lived when you make yourself happy first.*** The well-being of others will follow naturally.

5. **Confrontation of fear.** It's easy to live in the pretense of fearlessness. But the truth is that every person has at least one fear. What's yours? ***The best way to determine your fears is through introspection.*** Once you own your fears, you can move towards managing the feelings they bring.

- Is it failure or success that you're afraid of? Consider the worst thing that could happen.
- Build the skill sets you need to confront your fear and take it down!

6. Acknowledgement of choices. *As a human being, you have more choices than you think!* As the only reasoning beings on the planet, we all have a myriad of options available. Take a good look inside and identify your real choices.

- Ultimately, you want your choices to reflect your true character. Avoid making "popular" decisions just because that is how others feel about a topic.

The growth and development you seek is truly possible through introspection.

Take the time each day to close your eyes and contemplate. You'll realize in time how much easier it is to lead a truly happy life through this approach.



9 Ways to Conquer the Fear of Change

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Change can be a scary thing. ***When you make a change in your life, you bring yourself into the unknown.*** You travel from a safe place to one where you don't know exactly what will happen.

The truth is, there is nothing you can do to *stop* change. This world is always changing - sometimes for good and sometimes not. The best thing you can do for yourself is to learn the best ways to adapt to change. You'll soon learn that there's no reason to fear!

Here is a list of strategies to conquer your fear of change:

- 1. Think Positive Thoughts.** When you embark on a change in your life, think it through in a positive way. ***Instead of thinking about what could go wrong, picture it all going right.***
- 2. Learning Life Lessons.** Think about some of the past changes you've gone through in your life and include both the positive outcomes and the negative ones. Regardless of your past, it's likely that you've learned an important life lesson. Yet, if you keep your life stagnant, you'll lose out on the many important life lessons and experiences.
- 3. Write Your Thoughts Down.** Writing down your innermost thoughts can provide a similar release as confiding with a close friend. Change can be scary, but if you provide yourself with a way to conquer the fear, you can find the courage underneath.
- 4. Try Hypnosis.** Hypnosis and self-hypnosis techniques have been known to help when we need to alter our thinking. Hypnosis can help you relax by feeding you transformative thoughts.

5. **Positive Motivation.** If you want to get over your fear of change, you have to actually *want* the change. If you do, you'll do whatever it takes to get motivated. You can do this by reciting affirmations, writing directions down for yourself, or asking a trusted friend or family member for help.
6. **Stay in the Present.** Staying in the present moment can help you conquer any fear. It's far too easy for your mind to get caught up with regrets about the past or worries about the future. In moments of self-doubt, ***focus only on whatever you're doing at the moment.*** *This moment* is all you have, so you might as well enjoy it!
7. **Break Down the Change.** If you're planning a big change in your life, perhaps it will help to break down the change into a series of smaller steps. Doing so will help you to feel less overwhelmed if you can easily transition into a change instead of feeling shocked and scared.
8. **The Right Time.** Remember that it's always the right time to change. Don't make excuses for yourself. Believe that you can do it and go for it!
9. **The Back Up Plan.** When you embark on a path of change, ***it may be the unknown that scares you most.*** If possible, carefully plan through your change. Think about all the possible scenarios and outcomes - positive or negative - then make a plan. When you have a plan, you'll ease your fears of the unknown and feel at least a little more comfortable with the change.

Change for the Better

Change is going to find you one way or another, so you might as well learn how to go with the flow and learn how to let go. Sure, this is easier said than done, however, ***learning how to better adapt to change can improve all aspects of your life!***



How to Disallow Fear from Taking Over Your Life

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Fear can be a debilitating thing. It can completely ruin your day or even, in some cases, your life! Fear is an emotion, and while sometimes it's very valid and can help preserve your life, there are other times it simply must be faced and dealt with in order to be free.

Here are some effective strategies you can use to overcome your fears:

- 1. What is your fear?** If you can identify it, you're off a good start. Can whatever you fear hurt you? ***Begin to conquer your fear by determining if it is rational or irrational.***
 - If you fear something, but it can't harm you in any way, then you're working with an irrational fear. In truth, there's nothing to fear here, although it sure is easier said than done!
 - If it can hurt you, then there's validation in your fear. In the least, you can work out a backup plan that gives you some level of comfort.
- 2. What are other people doing?** Whatever your fear is, someone else has experienced it as well. Search out those people who share your feelings and learn from them.
 - For example, if you're afraid of flying, you probably know people who have flown, so talk to them about it! It's quite possible they also had the same fear and overcame it. ***Ask them what steps they took to move beyond their fear.***
- 3. Confront your fear!** Although talking about your fear is the starting point, ultimately you need to face your fear head on. You'll never get over a fear solely by talking about it. ***Nothing can be conquered until you face it.***

4. You don't have to face it all alone. Reach out to your loved ones for support. They'll be happy to help you overcome something that's preventing you from having a better life.
5. **Find a safe way to confront your fear.** Take a trusted person with you and start by facing a scaled down version of the thing that causes you anxiety.
6. **Change the way you do things.** You've heard the expression *Mind over matter.*" Facing your fear is often a matter of **simply making a decision to change it.** This fear was born in your mind and it grew because you fed it more fear.

If you've convinced yourself that an irrational fear is real, you can do the same in reverse. Many fears we have are those we've created for ourselves. The moment something causes you to become fearful, stop that thought in its tracks and turn it into something positive instead.

7. **The best defense is a strong offense!** Instead of hiding from your fear and creating defenses to keep it away from you, use the things you've read here to build up a way to attack your fear head on.
 - Research your fear and learn about it.
 - Discover the best way to destroy it with a direct attack.
 - ***Sometimes the best way to beat a fear is by doing the very thing you fear.*** If you're afraid of being in an elevator, take a close friend with you and ride an elevator. Even one or two floors at a time will help you work towards overcoming your fear.
 - Repeat your experiment until you aren't afraid of it anymore.

There are fears that are perfectly normal, such as a fear of being burned while cooking. You should be a little afraid of burns – they hurt!

Those types of fears are normal, perfectly rational fears and are not something you need to fix. ***Fears can be helpful in many circumstances.*** However, if a fear is controlling your life, you need to face it head on and conquer it.



How to Follow Your Heart and Instincts

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Do you struggle with being able to follow your heart and instincts? The truth is, in many circumstances, your instincts are usually right, but if you tend to over think things too much, you might stray from those initial inner thoughts.

Following Your Heart

Sometimes following your heart instead of your mind can seem like the "weak" thing to do. This is not the case; ***following your heart is following the core of your beliefs and is usually the best thing you can do.***

When you follow your heart, you're usually happy. Happy people enjoy their lives and are usually healthier in the long run. If you want to be happy, you must learn how to follow your heart.

You can begin following your heart by keeping these tips in mind:

- 1. Trust your subconscious thoughts.** It can be tough to stay in touch with your subconscious thoughts, but they make up your initial instincts and they're close to your heart. You know that the truth will be revealed to you if you give yourself enough time. ***Learn to trust yourself.***
- 2. Go with what feels right.** Don't be afraid to take action towards the things that feel right. If something feels off to you, you can stop and explore the reasons why. It always starts with a feeling. Go in the direction of your positive feelings.
- 3. Avoid over thinking.** Sometimes your mind can get away from you and start cycling through negative thoughts. Take deep breaths and get back into a positive mindset so that you can see your true path more clearly.

Trusting Your Instincts

There are several good techniques that can help you better grasp the process of trusting your instincts. Some of these common solutions might work for you.

These strategies can help you trust your instincts:

- 1. Stick with your gut feeling.** Following your heart and instincts are very similar things. It's important to go with your initial thoughts. This is because it's likely a thought that's coming from within and not something you've had time to think endlessly about. *You'd be amazed with how many times you just end up going with your initial feeling anyway.*
- 2. Write down your thoughts.** It might help to engage in a free writing session. Pick up a pen and just write your thoughts down as they come. Try not to put the pen down. It doesn't matter if you start writing some things that don't pertain to the subject. After reading your notes, you'll probably get a better idea about your base instincts.
- 3. Keep yourself in a relaxed state.** It's always best to do your thinking while you're relaxed. That way you know you're not making any strained decisions. Do what you can to relax yourself, whether it's deep breathing, a warm bath, or meditation techniques.
- 4. Avoid changing your mind unless there's a valid reason.** Occasionally, you'll know that your initial instinct was wrong. In this case, if you have a valid reason to change your mind, you should do so. However, if you don't have a good reason, just follow through with your initial thoughts.

You'll find that most of the time your instincts and heart are correct in the end. Even when they're not, banish discouragement and keep practicing. Maintain a positive attitude and keep trying and soon your heart and instincts will be your guiding lights.



How to Give Constructive Criticism

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Have you ever been on the receiving end of criticism and felt that you just had the wind knocked out of you? While most criticism is intended as helpful advice, many people have poor communication skills and the message gets lost in the delivery.

If you're responsible for supervising any group of people, whether small children, a sports team, or employees, it's inevitable that you'll need to deliver criticism. When that time comes, keep in mind that ***positive criticism gets much better results than negative criticism.***

Here are some ways you can constructively criticize behavior to promote positive changes:

- 1. Sandwich it.** One of the best ways to deliver criticism is through a technique called the *bamburger method*. Keeping this process in mind will help you stay positive when correcting someone.
 - Start with something positive (the bun), discuss the problem (the burger), and then finish with another complement (the bun). ***When discussing the situation, refrain from attacking the individual.*** Focus on the behavior or the situation, not the person.
- 2. Be direct.** When you're approaching someone with a complaint or criticism, deal directly with the problem. This is no time for subtle hints. Come right out and say what you need, and then offer a workable solution.
 - You can avert problems before they start by making sure your directions leave no room for misunderstanding.

- When you need to correct someone, ask him or her to explain their perspective of how to handle their task. A difference in expectations could be causing the problem. If so, state clearly what you want so they have an opportunity to change the problem.
- 3. Move on quickly.** Once you've established what you want, let this issue rest and ***give the other person time to process and implement changes.*** Over time, sometimes continued prompts may be needed, but most people will be able to implement change as long as they don't feel threatened.
- The ideal situation is where the person listens to your feedback, understands the desired outcome, and then finds a way to achieve that outcome. You can encourage this behavior with explicit expectations.
- 4. Avoid public humiliation.** Unless you're addressing an entire group who can all learn the same lessons from your criticism, ***speak to individual employees privately.***
- Showing respect by not embarrassing them in front of their co-workers will lessen any adverse reactions and can lead to a more effective conversation about the issues.
 - If your workplace is made up of cubicles, borrow someone's office or a conference room to converse privately. Avoid starting office gossip by having a private conversation in the midst of open cubicles and curious ears.
- 5. Be specific.** Relay exactly what the problem is and determine a solution. ***Vague criticism can be just as harmful as harsh criticism.*** For your best results, when giving details, strive to strike a balance between being overly critical and being indistinct.
- Rather than saying, *We need to see improvement from you*, try, *Our sales numbers are down for this quarter. I need you to schedule more sales meetings for the next month.*

When delivering criticism, always consider the other person's point of view before making your comments. Constructive criticism can be helpful and even appreciated if done effectively. Use these techniques to deliver your criticism and you'll foster a positive environment where everyone can thrive.



Learning To Cope With Things Out of Our Control

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At some point in your life, you've no doubt had to deal with a situation that was out of your control. Whether it's a car accident, financial difficulties, or other challenge, these events cause stress and frustration, which negatively impact your health and mental outlook on life.

Learning how to cope with events you can't control will help keep you in a positive frame of mind and alleviate your stress.

Consider the *Serenity Prayer*, written by Reinhold Niebuhr:

God grant me the serenity

To accept the things I cannot change,

Courage to change the things I can,

And wisdom to know the difference.

The words of this prayer exemplify the solution to a problem that plagues all of us. Once you've come to terms with the fact that you can control *only* your own actions (and reactions), you can begin to find peace of mind.

What Can You Control?

Worrying about the people or events in your life that you can't control can cause all kinds of stress-related health problems, such as angina, high blood pressure, and sleeping difficulties.

If you need to feel more in control of your life, focus on those things that you can physically change.

Who you decide to accept as your friends and spend your time with is something you can definitely control. It may not be easy to meet new friends, but the opportunities are plentiful if you look for them.

- Being around negative people can drag your attitude down, since you adopt the mood of people around you.
- If you have people in your life who aren't encouraging you to fulfill your potential, find other people to surround yourself with.
- Having the support of people who believe in you will propel you toward reaching your lifelong goals.

Live One Day at a Time

When you intentionally consider each day a gift, your struggles don't seem as dire. While life does deal some bad hands, such as death, divorce, and financial challenges, how you cope during these hardships can make you stronger or break you.

- When you purposely feel gratitude for the good moments within each day, you can genuinely start to accept your struggles as a path to a new beginning.

Coping with Financial Difficulties

One of the most stressful situations is coping with financial difficulties. Loss of a job often means having to give up things you've worked hard to acquire.

- If you're having a difficult time accepting that you have to cut expenses and give up the comfortable things in life, even temporarily, it helps to remember that it could be worse.
- ***Be grateful for having your home and your health because there are many people in the world who have neither.***
- Once you know you can be happy with less, you can focus again on achieving your goals.

By accepting that you can't change some things, you'll become more powerful in changing the things that you *do* have control over. You'll free yourself from the negative thoughts and emotions that can stifle you into sad complacency.

Use these tips to help you cope with things out of your control, and you'll find peace, joy, and the passion to persevere through all challenges.



Seven Ways to Turn a Bad Day Around

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No matter how hard you try, ***bad days are going to creep up every now and then.*** While you can't control the things that happen to you, you *can* control your reactions. You can also help a negative situation by taking action to fix the problem.

Your first job is to accept the fact that you're having a lousy day. Once you realize this, you can consciously decide that you're not going to dwell on the negative anymore. Letting all those emotions spin around in your head is only going to make your day worse.

Your next job is to find something you can do to cheer yourself up. Everyone is different and likes different things. ***What cheers you up is not necessarily going to be the same for everyone.***

Try some of the following ideas for turning your bad day around:

- 1. Find a relaxing activity.** A bad day is likely to cause you to tense up and get stressed out. You can fight this feeling by engaging in something you find relaxing, such as prayer, meditation, reading, or going for a walk.
- 2. Talk it out.** You might enjoy the release of telling your problems to someone else. Seek out a friend and vent a little. You likely don't even need advice, but rather a sounding board to listen while you let out all the negative feelings that have built up over the course of the day.
- 3. Think of what has gone right. *Take a moment to count your blessings.*** Yes, you're having a bad day, but there are also many things to be thankful for. Shift your attention to something you like about your life, like seeing your kids happy or spending time pursuing your favorite hobby.

4. **Take a nap.** If you've got the time, maybe a little catnap will improve your day. It could be like pressing the reset button on your day so you can start again when you wake up from your nap. If you can't take a nap, practice starting your day over through deep breathing techniques.
5. **Treat yourself.** While you don't want to get into the habit of indulging yourself every time something bad happens, if you're having an especially bad day, you probably deserve it. Take yourself out for ice cream, chocolate, or a favorite treat of your choice. A sugary snack will help improve your mood and make you more upbeat. But be careful not to overdo it!
6. **Do something nice.** A bad day might make you want to sulk in the corner, but *nothing turns around a bad day like doing something nice for someone else.* It'll help to get your focus off of your situation, while you're doing something positive for someone else.
7. **Write it down.** Writing is a great way to release your emotions. Write a letter or email to someone you love. It may help you to vent and catch up with someone. Journal writing is another option that allows you to let go of your negative thoughts without anyone else ever reading it.

The next time you encounter a bad day, use these simple tips to turn that frown upside down and make the most of the day!



Three Conflict Resolution Strategies You Need To Know

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Conflict happens when two opposing parties have different views, interests, or goals, which seem incompatible with one another. ***Conflict usually occurs at the height of a stressful situation when everything seems to bubble over.***

Typically, it's not just related to the one event that triggered the outward showing of the conflict in the first place. For many of us, we bottle our emotions and keep them inside until we fill up with the little bits and pieces that really cause the quarrel.

Resolution can only occur when we're able to work together to figure out what triggered the conflict in the first place. ***In order for the problem to be solved, we must agree on the root of the problem.***

There are dozens of conflict resolution strategies, but unfortunately, no one strategy will work for every situation. The best thing to do is to pick a few and try them out to see how it works in your particular situation.

Some of these strategies may seem silly at first, but that's okay. The funny feelings will pass and you'll be impressed at how effective they are in resolving conflicts.

To realize the best effect from conflict resolution strategies, everyone should first agree to observe a few ground rules:

- **Avoid Universal Statements.** *Every, all, never and always* are big *no-no's* in conflict resolution. Can you honestly say something *always* happens? No! So don't say it.
- **No Personal Attacks.** Try using *"I"* statements instead of *"you"* statements. Make sure you let the person know you feel. For instance, *"When you throw your clothes on the floor, it makes me feel like I'm the maid cleaning up after you."*

- **Listen.** When one person speaks, the other person should listen with an open heart. Rather than plan your rebuttal while the other person is talking, be sure to actually listen to what they're saying and understand their feelings.
- **Get a Moderator if Needed.** If you're still having issues, ask a friend or someone close to both of you to come over and moderate so they can keep you on track. Nothing hinders conflict resolution more than repeatedly getting sidetracked with petty details.

With the ground rules in place, let's consider conflict resolution strategies:

1. **Role-playing.** Create a mock setting, such as a flower shop or a restaurant. The first person is the one taking the order and listening while the customer explains the situation. The person taking the order must listen and then repeat back the order to make sure they understand.
 - After the two parties have gone through the entire exercise, the roles are reversed. There are no comebacks to the previous arguments stated; only another order is placed and taken.
2. **Knee to knee.** I wouldn't recommend this with a coworker in an office setting since it's a bit of a personal space issue, but sitting knee to knee is a great strategy for conflict resolution.
 - Scoot two chairs close together, have a seat and start talking about the issue. ***Knee to knee forces you to pay attention to each other, which is one of the biggest rules in resolution.***
 - Remember, ***the most recent events may or may not be the actual issue***, so dig a little deeper.
3. **Cool down.** Sometimes just stepping out of the situation allows both people to cool down. One of the biggest problems with conflicts is many times, the person feels like *they* are being attacked, instead of focusing on the problem or situation.
 - By taking time to cool down, both parties can come back together and attack the situation instead of each other.
 - ***Designate an appropriate length of time to cool down.*** Don't just walk away for an undetermined amount of time. Set a timer for 20 minutes, go do something else, then come back and start resolving the issue at hand. Remember to listen and get a moderator if needed.

These three techniques are great strategies for conflict resolution. If one technique doesn't work, simply try something else. Once you've worked through a few issues, you'll begin to develop your likes and dislikes for certain strategies and find out which ones suit your style.

4 Key Attitudes for a Happy Life

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Happiness is one of life's simplest concepts, yet it's sometimes difficult to come by. You've probably gone through times when you wondered why your life is less than happy. *Seekers of happiness sometimes overlook basic ideas.*

Ensure you possess these four key attitudes in order to make happiness yours:

1. **Be positive.** Having a positive view on life is an effective way to ensure happiness. Although you'll have difficult times, there's usually a positive outcome or lesson to be learned.
 - ***Make an effort to overlook the negative aspects of a situation.*** It's unlikely that you'll be able to change what happened, but you can definitely decide how to respond.
 - Positive thinking gives you confidence to go after your goals. Consider the times you've doubted your ability to do something. How often are you able to succeed when you doubt yourself?
 - When you think positive, you're able to hold your head up, regardless of the situation. You know that your future is rarely defined by what happens to you in the present.
 - ***Embrace positive thoughts and watch happiness come your way!***

2. **Be grateful.** It's sometimes easy to overlook the blessings in your life. Negative circumstances can cloud your vision. But when you possess an "attitude of gratitude," you'll find that happiness pushes you through the gloomy days.

- Even when a situation has a less than favorable outcome, avoid dwelling on it. Instead, be grateful for the experience. Now you'll know how to proceed the next time.
- Make time during your day to meditate on the things that you're thankful for. You'll notice that at the end of that session, a sense of relief takes over you. That relief represents happiness from knowing that you're truly blessed.
- ***A grateful attitude helps you be satisfied with what you have, instead of wishing you were in someone else's shoes.***

3. **Be kind.** Many of us misunderstand kindness. True kindness is often experienced when you sacrifice something you have and want to meet someone else's needs.

- How many times have you been truly kind today? You'll recognize true kindness from the warmth you feel inside after sharing something material, or even a kind word.
- Approaching others with a heart of kindness allows you to deal with situations without getting angry. ***Happiness thrives in the absence of anger.***

4. **Be forgiving.** It's easy to let feelings of hurt and anger affect your desire to forgive others. But it's necessary to forgive in order to live a truly happy life. ***When you forgive, you let go of your pain.*** Letting go makes room for peace of

soul and mind. That peace leads to happiness.

- Practicing forgiveness helps you to grow and lead a happy, mature life. Growth and development poise you for success and joy.

These key attitudes to living a happy life seem simple enough. Try practicing them one at a time until you're comfortably happy with your progress. Eventually, you'll be able to experience the kind of happiness you thought only existed in fantasy worlds!

5 Easy Ways to Create Joy Today

5 Easy Ways to Create Joy Today

Joy doesn't have to be hard to manifest in your life. You can create it by making a conscious effort to have more happiness.

Joy is an important mindset. It's not just about what happens to you. Your reactions to events, circumstances, people, and situations are part of it. Joy may feel impermanent or fickle, but you can attract it and make it more stable.

Create more joy in your life:

1. **Make a change.** Whether you've always wanted to learn how to play the piano or take a professional cooking class, you can make changes in your life that lead to joy.

- Avoid allowing fear to stop you from making changes.
- Joy tends to be on the other side of fear. Can you imagine how you'll feel when you finally take the class you've always wanted? Can you imagine how you'll feel when you switch careers to something you love?
- The change doesn't have to be huge. You can take small steps toward your dreams.
- **Realize that your happiness depends on you.** You can't expect your life to get better by doing nothing every day. So make a change to take you in the direction you wish to go.

2. **Learn gratitude.** It's easy to focus on the day-to-day stress and lose sight of the simple things that you're thankful for.

- Make a list or keep a journal of all the good things in your life. Review it each day. This will help you find peace and joy on a daily basis. You'll see that your life isn't made up of just negative moments.
- Your gratitude list can include ordinary things such as having a home, a bed, or a breakfast every morning. **The key is to focus on the areas of your life that make you feel happy.**

3. Make a happy board. Similar to a vision board, a happy board is filled with things that make you happy – right now – rather than goals that you're working toward.

- For example, if the beach is one of your favorite places, fill your happy board with images of beaches.
- You can make it on paper or design it online.
- The key is to use the space to add things that bring joy to your life. **This can act as a manifesting agent and help you get more of the things you love.**

4. Stop the flaw focus. One of the things that hurts your ability to have more joy is a focus on your flaws.

- This applies to both internal and external influences. If others are concentrating on your flaws, then it's time to move on and find new friends. Likewise, if you're paying too much attention to your own flaws, then it's time to change your mindset.
- Practice love and acceptance each day. Recognize your flaws without focusing on them.

5. Forgive yourself. You can't experience happiness if you're constantly blaming yourself and making yourself feel awful. It's important to learn how to forgive yourself to have joy.

- Learn to let go of the guilt and shame that has built up in your life. Negative situations come up for everyone. Consciously avoid dwelling on

them.

- Practice forgiveness and stifle your inner critic for good. **View forgiveness as a way to use self-care on a daily basis.**

Joy doesn't have to be a fleeting moment you feel on occasion. Let joy be a bigger part of your daily existence. Use these strategies and enjoy your life.

6 ATTITUDES THAT LEAD to Happiness and Success

6 Attitudes That Lead to Happiness and Success

Happiness and success are two mental states we'd all like to experience more often. **These states rarely happen randomly on their own.** It takes an intention to experience happiness and success, and the best way to manifest them is with an attitude that supports them.

Your attitude is under your control. A supporting attitude leads to effective actions, and effective actions can lead you to happiness and success.

Adjust your attitudes for greater happiness and success with these strategies:

1. **Gratitude.** If you're focused on the positive things in your life, it's a lot easier to experience happiness. But success can also come from gratitude. **Gratitude has an almost magical power to bring more good things into your life.** If you can feel grateful each day, you can expect to have good days ahead.
2. **Life is short.** With this attitude, you'll be more predisposed to take action instead of stalling. What others think becomes less important to you as you focus on what you want.
3. **Failure is good. Most often, success requires failing along the way.** If you can avoid harboring negative feelings toward failure, life is easier to manage and success easier to achieve. Imagine all the things you would try if you weren't afraid of failing!
 - Remember the times you've failed in the past but were eventually successful.

- Now, remember the times in life you gave up after failure. What do you think would've happened if you didn't quit but kept trying and working toward your goal?

4. You can learn anything. You learned to walk and talk. You could learn to surf and to speak Cantonese. You can learn to be a great public speaker or an accountant. With few exceptions, you can learn to be or do just about anything.

- That means you can learn anything you need to learn in order to be happy or successful. What do you want to learn?

5. Cause and effect. You have control over the results in your life. If you drop a bowling ball over your foot, it will fall on your foot. If you do anything, there are consequences, good or bad. The world is very practical. You can create the results you desire through your actions. No hocus pocus required.

- That means you can create results that bring you happiness. You can create success, too. You have this power! Use it to your benefit.

6. Resilience to criticism. If you're too concerned by what others think, you'll be unhappy and unsuccessful. Few people are going to authentically cheer you on in life. In fact, many will try to hold you back. Learn to ignore the naysayers.

- Think of all the times you were told something discouraging. How relevant were those opinions? Were they experts? Did they know absolutely nothing about the topic at hand? Most people have an opinion for everything, but they certainly don't know everything.

Your attitude matters. Obviously, a pessimistic attitude is unlikely to lead to either

happiness or success. An attitude of gratitude would be a much more effective way to approach the world.

Ensure that your attitude is giving you the best chance to experience happiness and success. Your attitude is under your control, so do the best you can with it.

7 STEPS TO GREATER Life Fulfillment

7 Steps to Greater Life Fulfillment

Have you ever asked yourself what it means to be fulfilled? According to the Wordbook Dictionary, “fulfilled” means to be “completed to perfection.” ***When you reach the state of fulfillment, there is literally nothing more you want or could ask for.*** You believe you have everything that sustains you physically, emotionally, and spiritually.

Practice these strategies to increase your feelings of fulfillment:

- 1. Listen to your internal self.** Recognize that how *you* want your life to be is more important than anyone else’s ideas, dreams, or advice for your future. What do you say to yourself? Your thoughts and feelings matter greatly.
- 2. Find a way to get paid for doing what makes you happy.** Because work is one-third or more of your life, loving your work is integral to living a fulfilled existence. Refrain from worrying about what others think of your job.
 - ***If your career piques your interest, gets you excited, imparts new knowledge, and builds your self-confidence, you have a winner.***
 - In the event you feel you’ve gone a bit stale on your job, ask yourself, what do you love to do? Work with numbers? Paint a picture? Write children’s stories? When you think about it, you might be able to develop an income stream from doing those things.
- 3. Investigate your options.** When a chance to make life-changing decisions comes your way, how do you handle it? A thorough review of each option will help you imagine how you’ll be affected if you choose that avenue.
 - Make it a point to examine options that can open up your life in ways you

have yet to consider. This is your chance to discover how to move closer toward personal success and a life that is more enriching than you ever dreamed of.

4. **If you require more education or training, do it without hesitation.** Many let their age get in the way of additional knowledge-building or say they lack the time necessary. But if you want fulfillment, ***it's important to move forward in ways that deliver what you really want to achieve in life.*** So, go ahead and take that course, training, or skill-building seminar.
5. **Choose positivity.** Make a conscious decision as soon as you wake up to have a positive attitude and make today the best day ever.
 - You get to decide how you'll handle the disaster of the moment. Will you lose your edge or carry through to the best resolution possible?
6. **Treat others how you'd like to be treated.** One of the most challenging things about life is to realize what goes around comes around. If you consistently look for the good in others, ignore the less-than-positive in them, and send out empathy and respect, the rewards you receive back will be great.
7. **Find a role model.** It can be incredibly life-enhancing to discover an individual that behaves in ways that you honor and respect. ***Dream big when it comes to deciding who you want to be like.***
 - People like Nelson Mandela, Joseph Campbell, the Dalai Lama, or Billy Graham can provide you with a wonderful personal pathway to follow.
 - However, maybe your grandfather, Aunt Mary, or a neighbor who has more love for others than you can imagine also provide beautiful examples of the person you want to be.
 - Whatever the case, having an image in your mind of someone you believe is a fascinating individual provides a direction for you to work toward.

Applying these methods will help you create a life that pleases you. ***Your life is an adventure that you can live with intention, a penchant for discovery, and challenge.*** Make each day count, starting now. Your fulfilling life awaits you.

9 CHARACTER TRAITS THAT FACILITATE **HAPPINESS AND SUCCESS**

9 Character Traits That Facilitate Happiness and Success

There are certain character traits that would benefit you immensely if you took the time to develop them. Consider the people you admire the most in the present and from the past. How would you describe them? Could you adopt the same characteristics that make them so successful and admirable?

Developing these traits will support your happiness and success:

1. **Perseverance.** *You can predict someone's success by their ability to persevere.* If you give up easily, you're going to struggle in life. Perseverance also promotes stability and consistent progress. Learn to deal with emotional discomfort and obstacles. There are few characteristics that are more valuable.
2. **Reliability.** You probably have at least one friend that's unreliable. You never know for certain if they're going to keep their word. They're either forgetful or have a million and one excuses that you know aren't true. Be a reliable and trustworthy person.
3. **Optimism.** Good things frequently happen if you expect them to happen. When you expect the worst, you often receive the worst. *Optimism is good for your mental health and is attractive to others.* Keep a positive mental attitude at all times. Ask yourself, "What's the best that can happen in this situation?"
4. **Be proactive.** So many of life's challenges can be avoided easily. When your car has 200,000 miles, it's going to break down sooner rather than later. If your company continues to have poor financial results, people are going to be fired. The writing is often on the wall. Avoid challenges instead of reacting to them.

5. **Courageousness.** *A little courage can change your life.* It's amazing how kind the universe is to those willing to stick their neck out just a little. A 5% increase in courage can double your results.

6. **Self-discipline.** There are things in life that are unenjoyable, but necessary. Those who are willing to do these unenjoyable tasks are rewarded handsomely. If it needs to be done, have the self-discipline to get it done. You'll pay the price sooner or later if you don't.

7. **Generosity.** When you're willing to give part of your time, money, and attention to others, you receive even more in return. Others appreciate your help and will return the favor when you need it the most. You'll also feel good about yourself and acquire new allies. Be generous when you can.

- Think of one place where you can donate your time or money and make plans to contribute one or the other. Most of us either have available time or money. Give what you can.

8. **Learning oriented.** Always be acquiring new information and skills. It's one of the few ways to increase your value to the world. The more you learn, the more you can impact the world. *Learn something new each day.*

9. **Forgiving.** No one is perfect 24/7 and no one can live up to your expectations every minute of the day. Forgiving others is kind and good for you. Holding a grudge is uncomfortable and serves no purpose. Forgiving doesn't always mean giving the other person a second chance to mistreat you. It means that you no longer expend emotional energy on the situation.

Take a personal inventory of these qualities and see how many you already possess.

What additional character traits would you like to develop? Humility? Tolerance? Curiosity? ***Make a master list of the character traits you need to be happy, successful, and proud of yourself.*** Give these traits the time and attention needed to develop them fully.

10 THINGS YOU CAN DO EACH Day to Enhance Your Happiness

10 Things You Can Do Each Day to Enhance Your Happiness

Everyone wants to be happy. Even animals are instinctively driven toward comfort and away from discomfort. Of course, you want to be happy, but what if being happy is simpler than you think?

There are many simple and easy things you can do each day that will increase the odds of feeling happy. You'll enjoy doing them! They're self-rewarding behaviors.

Take control of your happiness with these ideas:

1. **Listen to music that you love.** There aren't many things that can influence your emotions faster than hearing a song that you love. You can find just about any song you please online for free these days. Set aside a few minutes each day to listen to a song or two that boosts your mood.
2. **Be grateful.** It only takes a moment to think of the good things in your life. You probably have food to eat, a friend or two, or a place to sleep that's out of the rain. In fact, you probably have more than that. **Remind yourself of the good things you have** instead of focusing on the things you lack.
3. **Spend some time outdoors.** Sit in the sun, take a walk, or work in the garden. Your mind, body, and spirit need a little sun and fresh air each day. It can do wonders for your outlook on life.
4. **Think happy thoughts.** Your thoughts lead your emotions. If you think about something stressful, you'll feel stressed. Think about something that makes you happy and you'll feel happier. What are your happiest memories? There's no

harm in spending a few minutes thinking some happy thoughts!

5. **Make progress. Studies have shown that one of the most powerful ways to increase happiness is to make progress toward a goal.** It could be doing one extra push up, learning a new word in Italian, losing a pound, or learning a new scale on the piano. It doesn't take a lot of progress to feel good.

6. **Spend time with others.** Back in the day, it was hard to find time to spend by yourself, but we're more isolated these days. We chat with people online, text, and spend a lot of time alone. It's important to have a meaningful face-to-face conversation once in a while.

7. **Forgive quickly.** It's very challenging to be happy when you're holding a grudge. Forgive quickly and easily if you want to be happier. That doesn't mean you have to give the other person another chance. **Forgiving someone doesn't have to include the possibility of a repeat performance.**

8. **Be optimistic.** An optimistic perspective produces a happier mood than a pessimistic perspective. It's important to be realistic, too. Foolish optimism might feel good in the moment, but the pain is on its way. **Have a hopeful, but reasonable, outlook on life.**

9. **Exercise.** If you've been sitting all day, going for a long walk or a bike ride changes how you feel for the better. Being sedentary is hard on your mood. A little exercise can definitely boost your happiness.

10. **Relax.** Relax at least once each day. You could close your eyes and sit in the sun. Meditate. Take a nap. Do a little yoga. It's up to you. Stress is an obstacle to happiness.

You don't need a million dollars, a yacht, or a full-time housekeeper to be happy. **A**

few simple behaviors done on a daily basis can move you closer to feeling happy each day.

What are you prepared to do today to enhance your happiness? Make a plan and add to your positive emotions.



How to Infuse Fun into Your Day

How to Infuse Fun into Your Day

Whether you're busy or bored, *it's always important to make time for yourself.* If you take the steps to include even a little bit of fun into each day, you'll find yourself leading a much happier life overall.

Be spontaneous or plan out your fun - there are no rules here! It may help to sit down and make a list of all your new ideas on how to bring on the fun.

Here are a few ideas for items to add to your "fun" list:

- 1. Pets.** Pets are a great source of relaxation and play. What kind of pet would bring you the most fun? If you already have a pet, think about activities you can do together, such as dog shows, expos, and so on.
 - Pets are known to be natural stress reducers. This is why dog owners tend to lead longer lives!
- 2. Comedy.** Laughing is always fun and there are many things you can add to your list when it comes to comedy. You can watch short video clips online, rent a funny movie, or go to the local comedy club.
- 3. Classes.** Have you always wanted to try a new hobby? Sign up for a class to get you started.
 - Grab a copy of a class schedule from your local community center. You can often find a variety of interesting classes to join at affordable prices.

4. Socialize. Having a good time can also involve your friends and family, or even strangers! Start up a weekly game night, go bowling, spend a night on the town, or get active at your local community center or church. It's important to ***mix it up and keep things fresh.***

5. Adventure. If you like a good thrill, be sure to add exciting activities to your list. If you prefer to stay low key, you may want to stick to relaxing activities.

- You might be in the mood to go rock climbing, or maybe you'd rather try a gentle yoga class. It all depends on your personality, mood, and your own idea of a good adventure.

6. The Long Way. Take the time to do an activity the way it was originally meant to be.

- For example, instead of driving somewhere close by, walk or ride your bike. Instead of buying a ready-made pizza crust, learn how to make your own pizza dough. The fun is in the doing!

Try Something New

Even if your list already contains new things to try, you'll want to avoid falling into a routine. ***Enjoyable activities can turn dull if you slip into a predictable pattern.*** Variety might come in the form of completely new activities or you can alternate similar activities that you already enjoy.

- You may want to change the sport you play on Friday night or play a different board game Saturday night.

The Power of Five Extra Minutes

People often use the excuse that they don't have enough time for fun. Remember that if you're busy, you can always take a break! Even if you only have five minutes, you can still use this time to put a smile on your face. ***You can always find time for a little fun.***

Try these ideas for infusing some quick fun into your day:

- Plan your next day trip or evening activity.
- Go online and read an entry from your favorite blog or joke website.
- Have a mini meditation session to gain relaxation.
- Grab an easy level Sudoku puzzle or other mind-boosting games.
- Write a quick note or e-mail to a friend you haven't seen in awhile

This is only the tip of the iceberg when it comes to ideas on how to infuse fun into your day. If you stay creative and keep adding ideas to your list, you'll always have something to do. Remember: ***life is too short to skip out on the fun!***

How to Live a Life Without Regret

How to Live a Life Without Regret

You already have a few regrets, but there are ways to help ensure you have far fewer of them over the rest of your life. **There are few things more tragic than looking back over your life and wishing you had lived a life that was dramatically different.** Now is the time to seize control of your future.

You can live a life that will fill you with smiles rather than regret!

Try these techniques:

- 1. Make a list of everything you want to see and do in your lifetime.** A big part of avoiding regret is doing and seeing the things you most want to see and do. **Avoid waiting to accomplish those things.** No one ever said you can't learn to skateboard at age 60, but it would be easier and safer to do at 20.
- 2. Focus.** Many regrets are the result of failing to direct your life toward something specific. Making decisions can be scary, because they seem so final. But if you never make up your mind, you'll never do anything. Decide what's most important to you and get busy.
- 3. Avoid wasting time.** Along with indecisiveness, we waste hours each day. Between TV, the internet, cellphones, and rehashing the same stories over and over with friends, we fail to make the most of each day. Time is constantly slipping away!
- 4. Set goals.** Goals require decision and focus. Set goals and spend your time in pursuit of their achievement. **By setting and achieving the goals that are**

important to you, you can avoid most regret later in life.

5. **Avoid settling.** Maybe you wanted to be a doctor but decided that being a nurse was easier. Or you've always wanted to go live in Rome but settled on Miami. Settling results in that gnawing feeling that you can never completely shake. Have faith in yourself and stick to your guns about things that matter to you.

6. **Be bold. A life lived safely and meekly is a life that ends in regret.** Being bold can result in fear and uncertainty. You can also create significant challenges for yourself, but you'll look back on your life with a smile at the end.

7. **If in doubt, do it.** You're more likely to regret the things you haven't done than the things you did. Mistakes are better than not knowing. Give something a try and find out for yourself.

8. **Avoid taking life too seriously.** You'll get more enjoyment from life and do more if you can live your life with a light touch. Enjoy yourself.

9. **Get used to being uncomfortable.** Living a daring and exciting life is uncomfortable at times. **An inability to deal with feeling uncomfortable is a leading cause of regret.**

10. **Look forward.** Why start feeling regretful now by looking backwards? Look ahead and plan a future that fulfills you. What future do you want to live? What past do you want to be able to look back on in your old age?

Fear is the leading cause of a regretful life. **Taming your fear is the most important step to a satisfying life.** Be bold and make some big decisions. Set some audacious goals and pursue them vigorously. Learn to be uncomfortable now, to avoid regret later.

You can live a life that leads to satisfaction instead of regret. Get started today!



Nine Ways to Make Your Life More Exciting

Nine Ways to Make Your Life More Exciting

Wouldn't it be great if your life was an exciting cornucopia of new adventures? Just imagine! No more days where you wonder if there's something better. No more hearing yourself complain about being bored.

Life is full of chores and routines, and sometimes you might find yourself just going through the motions without even realizing that you could be seeking out some excitement instead.

Even though there will always be chores and other required tasks, the time you have afterwards can be a fulfilling set of exciting adventures. With a little ingenuity and action, boredom can become a faint memory of your past.

Try the following ways to add excitement to your life:

- 1. Challenge yourself.** It doesn't matter what you choose to do, but find something that challenges you. *Push your limits.* Not only will you be adding excitement to your life, you'll also end up accomplishing more than you ever thought you could.
- 2. Dare yourself to do something totally different.** You may find excitement by just going in a different direction than you're used to. If you take daily walks, try a new route. If you always enjoy a certain meal at a restaurant, pick something else or even a new restaurant next time. These small variances from the norm can be just the pick-me-up you're seeking.
- 3. Expand your comfort zone.** Summon the courage to step out of your comfort zone. It can feel quite exciting, get your heart pumping faster, and make you feel alive again. *When you step outside your comfort zone, you open up a door to a whole new world of exciting experiences.*

4. **Do something you've always wanted to do.** If there's something you've been meaning to try, now is the time. ***Go for it with all the gusto you've got!***
5. **Make adventures a priority.** If necessary, schedule excitement into your daily schedule. This will force you to take it just as seriously as your other commitments, but also give you an allotted time where your focus is solely on enjoying an adventure.
6. **Meet new people.** Meeting new people can bring you a new variety of adventure and excitement. When you make a new friend, they may introduce you to new interests, hobbies, music, food, and more. It's difficult to stay bored when you're letting new people into your life.
7. **Go out more.** Make an extra effort to get out of the house. ***Whenever you walk out that door, the possibilities are endless.*** Make every outing a new adventure!
8. **Plan a grand adventure.** Perhaps you've always wanted to go to Hawaii or visit far away friends. You may have to spend a good amount of time saving up for the trip, but ***even the anticipation of the trip and planning the details can be exciting.***
9. **Volunteer your time.** You may think that volunteering is only about the giving of yourself for the good of others. However, ***volunteering can be personally rewarding and even exciting.*** You may find that you genuinely enjoy helping other people, and you never know what you'll discover in the course of volunteering.

Life *can* be as exciting as you want it to be. Take action to plan your time according to *your* priorities, and use these tips to help you take advantage of every moment you've got. You'll be glad you did!

TOP 10 HABITS THAT ENSURE You'll Have a Great Day

Top 10 Habits That Ensure You'll Have a Great Day

Your habits can make or break your day. Imagine getting up late, only drinking soda, and spending your entire evening watching TV. You're bound to have a bad day, especially if these things are habitual. **You can create a set of habits that will all but ensure that you consistently have a great day.**

Some of the most effective habits to reach that goal might surprise you!

Your habits shape the quality of your day:

1. **Get up on time.** Once you're running late, it seems like you never get caught back up. One of the most important steps to having a good day is to start the day on time. Ensure that you have enough time to do what needs to be done before work.
2. **Drink only water for as long as possible.** After sleeping all night, you're dehydrated. Give your body some water! Water is good for you, so limit your beverages to just water for as long as you can hold out. Wean your body off caffeine and sugared drinks. Water isn't very exciting to drink, but you'll feel and perform better.
3. **Meditate.** Many successful people meditate daily. Many of those same people claim that meditation is largely responsible for their success. **Ten minutes of meditation can make a big difference in your life.**
4. **Communicate with one new person.** That person might become your client, friend, employee, employer, spouse, or best friend. Your life doesn't change

much if the people in your life never change.

5. **Walk.** Daily exercise is a great idea, but few people do it reliably. Think smaller. A daily walk provides excellent health benefits and relaxes your mind and body. It won't take long before you look forward to your daily walk. You might even want to try two walks each day. One before work and one after.

6. **Stay positive.** Keep positive thoughts in your mind and you'll have better days. Your thoughts influence your perceptions. **When you think and feel positively, good things happen.**

7. **Learn something new.** Read a book, research topics on the internet, or peruse cultural or scientific attractions.

8. **Be prepared.** Make a list of your most important tasks to do the following day. There's no reason to waste the first few hours of your day trying to get your bearings. You'll be getting things done while everyone else is still dazed and confused.

9. **Journal.** Spend a few minutes to record your life in your journal. You'll learn more about yourself. **You'll also find your life becomes more interesting, because you'll want to have something interesting to write about.** Keep a journal and live a life worthy of recording.

10. **Sleep.** Get enough sleep. Your brain and body require a certain amount of sleep each night. Try to have a set time you go to bed each night. It's tough to have a good day when you're exhausted.

How many of these habits do you currently have? Think about your life and where your sticking points exist. Can you create habits that address those issues and potentially avoid them? For example, you might have a report that's due each

morning by noon. You might create a habit of working on that report first thing in the morning.

Your habits determine much of your life. **You can greatly increase the odds of having a good or bad day with your habits.** Introduce a few helpful habits into your daily routine and note the effect on your life.

5 EASY STEPS TO GROOMING YOURSELF FOR SUCCESS

5 Easy Steps to Grooming Yourself for Success

It's always important to put your best foot forward. After all, a good first impression is the best expression, and it lasts. One good way to leave a first impression that supports your success is to start by being personally and/or professionally groomed.

However, **grooming for success is a lifestyle**. Grooming is not just about how we present ourselves to appear properly attired and hygienically clean, but it's also about taking effective actions to succeed.

Try these tips and set yourself up to achieve whatever you seek in life:

1. **Dress for success.** Knowing how to coordinate your outfits and wardrobe for a professional presence will make others take notice of you and see you in a more professional light. **It aids in getting that promotion and positions you for the next level.**

- Even when you're not at the level where you want to be at work, still dress the part. It will help you get there!

2. **Positive posturing.** Confidence (not arrogance) is necessary to project a positive image. This attracts others who see your ability. So, bring your A-game each day.

- If you don't feel confident, act confident anyway. This can help you feel the confidence that you currently lack. Remind yourself of past successes and let yourself be proud of those successes. Soon, you'll build greater confidence and won't have to fake it anymore.

- Maintain humility and gratitude for your job, friends, and family. This goes a long way into placing you in a positive position.
- You've heard the saying, "Birds of a feather flock together!" This well-known saying means that **your actions and the company you keep can either propel you to great heights or hold you back.**

3. **Be in the know.** It's important to keep your eyes and ears open and know what is happening around you. This helps you to contribute to meaningful conversations or makes you alert to valuable information. It's also useful for making strategic decisions to move forward or realign your perspectives.

4. **Be pleasant.** People feel comfortable with others who offer a ready smile, which puts them at ease. They open up more and are willing to help you if you're happy and courteous.

5. **Continue learning.** As you groom yourself for success, keep your mind sharp. Complete courses or certifications that pertain to your field or other fields that interest you – you never know when they will come in handy!

- **Having additional skills makes you more marketable and poised to increase your financial earning.**

Whether you want to succeed at work or in your personal life with friends and family, it's important to first take responsibility for your actions. Set yourself up for success and take action toward your goals. **How you act about attaining your goals will determine if you will achieve them.**

How are you grooming yourself for success? How do others see you? If it's not the way that you want them to see you, take steps to change it. Setting yourself up for success is a continuous process. Just keep at it and you'll soon have the success you seek.

7 Effective Actions That Propel You To Success

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Are you doing what needs to be done to ensure your success? Or are you doing the things that are easy? Or maybe you haven't given it any thought at all.

Most of us don't examine our choices to see if they stand up to scrutiny. We tend to do the same things over and over, because they're familiar and comfortable. However, it's possible you haven't been making the best use of your time.

If you want to experience greater success, it's important to use your time wisely. Are you certain that you're doing the things that really matter?

Effective actions bring the desired results.

Consider these ideas to gain greater success:

- 1. Define success.** You can't tell if you're focused on the right things if you don't even know what you're trying to accomplish. Think about what success means to you. How will you know when you've succeeded? **Once you know the destination, the path becomes more defined.**
- 2. Determine the most important actions.** Using your definition of success, what are the most important steps along the way? Make a list. Ignore whether or not the activity is enjoyable. That's not what's important. What activities are the most relevant to your desired result?
- 3. Ask yourself, "What do I gain by doing this?"** Before you undertake any action related to your goals, ask yourself, "What do I gain by doing this?" What is the

outcome you can reasonably expect to attain by taking this course of action? Is that the best use of your time?

4. **Identify the things that aren't adding value.** Look at your current tendencies and habits. Which ones are a waste of your time? We all have things we do habitually that aren't the most effective use of our time. **Examine your daily routines and eliminate those actions that don't support any of your goals.**

5. **Overcome internal resistance.** The things that matter the most are frequently the least comfortable things. You know that feeling you get in your stomach when you need to do something you really don't want to do? **The ability to act in spite of that feeling is critical to being highly successful.**

6. **Identify distractions.** Distractions are often those things we like to do, but don't move us toward success. Some are pure time wasters, like watching TV. Others are thinly disguised as productive, but you know in your heart they aren't. Redirect your attention to more productive activities.

7. **Measure how much time you spend on the important tasks.** You might be surprised how little time you actually spend on those tasks.
 - For example, one of the best ways for real estate agents to get new listings is to call expired listings. Of course, most agents find it so uncomfortable, they won't do it. There are tons of rejection.

 - Even if an agent made 10 calls each day, that's only about 10 minutes of their time. It seems like a lot of work, but it's only 10 minutes.

 - How much time are you really spending on the "right" things in order to be successful?

How much time are you spending on the most important tasks to improve your life or reach your goals? Most of us spend a lot less than we think.

Be aware of how you're spending your time each day. Examine each thing you do and ask yourself if that is the best use of your time. You'll quickly separate yourself from the pack.

7 THINGS NECESSARY FOR SUCCESS That Aren't Taught in School

7 Things Necessary for Success That Aren't Taught in School

Schools are great for some things, but not so great for others. You can learn algebra, chemistry, and how to swing from a rope, but how often do you use those skills in your daily life as an adult?

The things that matter the most for success as an adult are never directly taught in school.

Unfortunately, you're on your own. You'll have to take control of your own success education.

Practice these skills for success to learn what school never taught you:

- 1. Persistence.** One of the hallmark attributes of successful people is persistence. Whenever you attempt to do something difficult, it's unlikely that you're going to be successful right out of the gate. Persistence is a necessary trait to possess if you're going to be a highly successful person.
- 2. Consistency.** Do you maintain the same goals until they're achieved, or do you keep changing your mind? Can you perform the same boring, but effective, tasks day after day? Can you maintain a positive attitude? **How consistent are you with your behavior, beliefs, and goals?**
- 3. Daily work.** Are you doing something every single day to become more successful? You can be amazingly successful with a relatively small amount of work performed each and every day. **This can be more effective than doing massive amounts of work irregularly.**

- In school, it's too easy to wait until the last minute to study or write a paper. Intelligent people can get away with this in school. However, this strategy won't work in the long term out in the real world no matter how intelligent you might be.

4. **How to deal with discomfort.** Your ability to deal with discomfort is one of the best predictors of the level of success you will achieve in the future. Acting in spite of discomfort is what allows you to go to the gym when you don't feel like it. It allows you to take action when you'd rather do nothing.

5. **How to deal with failure.** Life is full of failure. Successful people have an effective strategy for dealing with failure. **They learn from failure, improve their approach, and try again.** Overcoming failure requires persistence, consistency, and dealing with discomfort.

6. **How to make good decisions.** Few of us consistently make great choices. Most of us make choices based on emotion rather than reality. We rarely make the best choice. We simply make a choice that is psychologically comfortable. This goes back to being able to deal with discomfort effectively.

7. **How to think long-term.** A long-term perspective is necessary for long-term success. Most of us are too focused on living day-to-day to have a long-term plan. If you spend your time putting out fires each day, you're never working toward anything over the long haul.

You might have had some failure in school, but no one sat down and told you how to overcome it. You either figured it out yourself or you didn't.

You may have felt uncomfortable in school, but that doesn't mean you learned how to deal with it effectively.

Surviving isn't the same as thriving. Take on the responsibility of learning the things that matter in the pursuit of success. No one else is going to do it for you.



8 Ways to Boost Your Optimism

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Your outlook in life is so important, and yet many people never give it much thought. If you're optimistic, you'll open doors for yourself and lead a happy life. However, with a negative mindset, you could end up in places that you never intended to be. This isn't some fairytale ideal; it's absolutely true!

Being optimistic might seem like a large task, but there are simple things you can do to improve your outlook. If you practice each day, you'll be doing yourself a great favor, since ***your mindset is the very foundation for achieving success and fulfillment.***

Here are some easy techniques you can use to boost your optimism:

- 1. Avoid getting hung up on one thing.** Sometimes you may feel like there's one situation that's holding you back. Maybe there's just one thing that has seemingly ruined your day. Resolve to let it go so it doesn't bother you anymore. After all, there's a whole world out there just waiting for you to experience!
- 2. Remember that there's always a silver lining.** If you're having a bad week, it's not a reason to let negativity cloud your thinking. Seek the silver lining in every challenging situation. Remember that ***setbacks often occur right before you reach success.***
- 3. Get over the past.** Remember that the past is the past; it doesn't need to keep repeating itself. In fact, ***if you keep recalling the past, you are the one taking it with you into your future.*** Learn how to let it go no matter how painful it might have been. The future can be filled with great things, but a great future can only start when you've come to terms with your past.

4. **Be thankful.** Make a list of all the things you're thankful for in your life. Include even the smallest things, like the lucky penny you found on the street or the loving hug your partner gave you today. You'll most likely end up with a long list that you can look to whenever you feel like you're slipping into negativity.
5. **Use positive affirmations.** Nothing brings out optimism like the use of affirmations. These positive statements bring optimistic energy into your present. They are a way of communicating with your subconscious mind so you can maintain control over how you feel. Use them every day and every time you need a boost of positivity.
6. **Surround yourself with positive people.** Humans are social beings that can feel the energy of others. Have fun with positive and supportive friends and family members. *Just being around positive people can lift you up when you're feeling down.*
7. **Watch your language.** Do you speak positively to yourself and others, or are you judgmental and negative? Try to shift over to *only* positive speech. Practice using upbeat words while you focus on the positive in every situation.
8. **Remember that even a positive life has ups and downs.** Life won't always be perfect, but there are many ways you can still make the best of it. Accept the fact that bad things will happen from time to time, but avoid dwelling on these things. You'll bounce back if you remain open to optimism.

In the end, you'll find that simple things can boost your optimism. You don't need to wait for some grand opportunity; *just open your eyes to the beauty of the world around you and you'll see wonderful things!*

DISCOVER WHAT IT TAKES TO BE A WINNER

Discover What It Takes to be a Winner

Winning and losing have some things in common: **they are both habits**. You probably know someone that can't win at the game of life, no matter how many advantages he's given. You also know someone that's the exact opposite. He wins at everything, even though he doesn't seem to have any advantages.

Be the winner! Develop the habits that enable you to win consistently:

1. **Set goals.** You can't win if you don't define the game. Know what you're trying to accomplish. **Set clear goals with reasonable deadlines.** Create a target that you find motivating and exciting. Choose the target, but be flexible in your approach to achieving the goal.
2. **Create habits that support your goals.** Discipline and willpower are in limited supply. Use them to create the habits you need to reach your goals. **Once you have a habit, willpower becomes unnecessary.**
 - For example, if your goal is to lose 25 lbs., develop eating and exercise habits. If your goal is to find the man of your dreams, develop a habit of talking to every attractive man you meet.
3. **Take out the trash.** Our lives are full of things that get in the way. They can be possessions, activities, or even people. Get rid of the refuse in your life. **Make room for success** and minimize the obstacles and distractions you face.
4. **Get help.** You can accomplish a lot on your own. You can accomplish much more with help. Odds are that someone has already accomplished your goal.

Wouldn't it make sense to get some guidance and advice since you're taking the same journey? There's no reason to reinvent the wheel. Take advantage of the mistakes others made before you.

5. **Accept full responsibility.** You're ultimately responsible for your own success. Even if you have a mentor, it's still your responsibility. Be comfortable with this. It means that you have control.

6. **Embrace failure.** Failing is just getting a result you didn't intend. **Failures are opportunities to perfect your approach.** The more you fail, the more successful you'll become.

- Everyone fails. However, it's important not to repeat your failures. Ensure you're learning something each time.

7. **Use your time wisely.** Time is the great equalizer. Kings, CEOs, teachers, students, and ditch diggers all have 24 hours each day. Using these hours wisely is the key. Are you spending your time wisely or wasting it? The most successful people are those the make the most of their 24 hours.

8. **Continue to gain knowledge.** More knowledge results in more effective decisions. **But avoid the trap of learning at the expense of actually doing something.** Spend a few hours each week learning something that you can apply toward achieving your goals.

9. **Persevere.** Winners never quit. By the same token, you can't lose if you don't quit. Just keep on going. You'll eventually win as long as you're willing to persist. If you quit, you've lost.

- Build the perseverance habit into your daily life. When you have the urge to quit an activity, keep going until that activity is completed. It might be folding the laundry, pulling weeds, or working on a report for work. Learn to stick with tasks after you feel the desire to stop. The habit will transfer

to other activities.

Are you ready to be a winner? ***Winning is the result of having a goal, developing useful habits, and persisting until success is achieved.*** Winning isn't more work than losing. The work is just different. Begin today to develop the habits you need to win consistently.



How To Achieve An Abundance of Wealth

How to Achieve an Abundance of Wealth

Do you truly believe that it's possible to achieve the financial prosperity you deserve? There's no one set way to achieve an abundance of wealth; ***all you must do is find your personal path.*** Every path to personal wealth, however, begins with the right frame of mind.

A Wealthy Mindset

A positive mindset is the most vital part of any plan for financial success. Before you can succeed in the world, you must see the success you seek in your mind's eye and believe you can achieve it.

One way to develop this mindset is to ***study what other wealthy people do.*** If possible, set up a meeting with someone you look up to. Ask about the steps they took to get to where they are today. You'll likely find that they're an ordinary person who took some specific actions that led to their success. If you take those steps, you can enjoy the same success.

Plan For Success

If you have no idea where to begin, start by brainstorming ideas about practical ways to increase your income. Read books about inspiring entrepreneurs. Find business people in your community who can mentor you. Learn from those who have gone before you and found the success you seek.

If you have an idea about a business venture or additional income stream, brainstorm the next small steps you can take that will lead you in the direction of your dreams. What small step could you take today that will move you closer to your goal? How about tomorrow, and the next day?

Set clear goals and write them down. Plan out each small step and set a realistic timeframe to accomplish it. Get moving toward your goal by achieving something small each day. If you do, you'll create unstoppable momentum that almost guarantees your success.

Be Flexible When Things Go Wrong

Things aren't always going to go according to plan. Things *will* go wrong, but your response to the obstacles you face will determine your level of financial success. If you miss a deadline you've set or your results disappoint you, ***simply notice what's working and what isn't.*** Change your approach until you get what you want.

Grow Your Wealth

As your income begins to grow, alter your plans so you can experience greater financial prosperity. As you near the completion of each goal on your list, set a more exciting goal to replace it. This approach will help you to grow both financially and mentally.

Continue to challenge yourself. Celebrate each success along the way, but keep moving forward. Set goals for promotion in your career, sales in your business, and money in your bank account. Remember to set personal goals, too. Financial prosperity is worth little without a balanced life that allows you to enjoy that prosperity.

Listen to the Right People

Have you ever notice how people are quick to give advice about everything? ***Only listen to people who are experiencing more financial prosperity than you are.*** Why would you trust the advice of someone who's broke? This is true in every area of life. Why take parenting advice from people without kids? Or job advice from someone who's perpetually unemployed?

The people with the wisest advice are the ones who have practical experience that has led to success. If you can imitate what they've done, you'll likely achieve similar results.

Most importantly, keep pursuing your financial dreams no matter what. If you set effective goals, envision your success, find wise mentors, and keep taking action, you'll experience the financial independence you deserve.

Release Your Limiting Beliefs and Attract Abundance

Release Your Limiting Beliefs and Attract Abundance

Your beliefs color your perception of the world and your experiences. **Many beliefs are true only because you believe them to be.** If your beliefs aren't congruent with excelling in life and receiving abundance, it's very unlikely you'll ever live the life you deserve. When your results are falling short of your desires, your beliefs are the logical place to make a change.

Many of the beliefs you hold most strongly are inaccurate. Most of our fundamental beliefs are formed at a young age. We often learn these beliefs from sources that aren't operating at the expert level. It's easy to see why we have beliefs that hold us back from experiencing all the abundance we deserve.

Choose a negative belief and begin the process of elimination:

- 1. Challenge the belief.** Suppose you held the belief that *the rich get richer and the poor get poorer*. Where did the belief originate? What was the source? Did you read it or experience it first-hand? Was it something you learned from a parent, teacher, or peer?
 - Is the source reliable? Has this source been wrong about other things in the past? Is this person an expert regarding the belief? You wouldn't take long-term relationship advice from someone that's been divorced 5 times.
 - Do you have proof that your belief is accurate?
 - Could the opposite be true?

- What if your belief is wrong? What would change?

2. How has this belief limited or harmed you in the past? *List all the times this belief has steered you in the wrong direction or stopped you from taking action.*

Visualize your past and re-experience the pain and disappointment this belief has created. Realize that releasing this belief is a positive and necessary step.

3. Create a new belief that serves you. It's not enough to let go of a belief. ***It's important to replace it with a new perspective.*** What is a more useful alternative to your current belief? For the previous example, you might choose the belief, *"Anyone can attract wealth and abundance."*

- Make a list of alternative beliefs and choose the one that feels the most empowering.

4. Search for evidence that your new belief is possible. Do you know any wealthy people that started with little money? Seek out examples of successful people that came from humble beginnings.

- Have there been instances in the past you've proven your new, desirable belief correct?

- Make a list of all the times you've been successful in congruence with your new belief.

5. Get excited. *Visualize yourself living your new belief.* How would your life change? How would that make you feel? What would you accomplish? Stick with this process until you feel a high level of excitement and enthusiasm.

6. Reinforce the new belief. Repeat your new belief to yourself 100 times each day. This will only take a few minutes. Make time in the morning and evening to complete this task.

- ***Beliefs are most easily formed through strong emotional reactions and repetition.*** The previous step provided the emotion. This step provides the repetition.

7. Continue until your new belief is rock solid. It's easy to slip back into old patterns of thinking. Continue the process of visualizing your new belief in action and performing the 100 repetitions until your new belief is unshakeable.

Your beliefs shape your results and your future. ***If you're dissatisfied with your life, begin by addressing your limiting beliefs.*** New beliefs are easy to install. Consider how easy it was to install your previously held beliefs without intention. The key is to find evidence for the new belief, surround the new belief with enthusiasm, and remind yourself daily.

THE 3 TYPES OF INTELLIGENCE That Impact Your Success

The 3 Types of Intelligence That Impact Your Success

How many types of intelligence are there? Some experts claim there are two while others claim nine! Which types matter for success and happiness? **There are three types of intelligence that have a significant impact on your success, and the first one doesn't matter very much.** Fortunately, you can influence the two types of intelligence that matter the most.

Build the critical types of intelligence and experience more success:

1. Pure IQ is the common type of intelligence we all know. This is the type of intelligence that “smart” people have. When you think of Albert Einstein and Thomas Edison, you’re talking about this type of intelligence. Those with a high intelligence quotient tend to:

- Learn more quickly.
- Have more employment options available, since they can successfully deal with a wider range of college majors. Not everyone can become a physician or astrophysicist. But a high IQ won't help you be a better real estate agent than someone with average intelligence.
- See the relationships between seemingly unrelated fields and concepts.
- But high IQ and success aren't always correlated. There are many intelligent people unable to hold a job that meets their intellectual capacity and are underemployed. Clearly, more is needed than just a high IQ to be successful.

2. Emotional intelligence can be more important than intellectual intelligence.

What good is knowing a lot of information if you can't control yourself or relate to others effectively? Those with high emotional intelligence can identify and deal with emotions in themselves. They are also able to detect and respond accordingly to emotional displays by others.

- Those with high emotional intelligence are viewed as “normal people.” They don't have temper tantrums, they can pick up on social cues, and they can manage their own emotions.
- **A lack of emotional intelligence can create numerous challenges.** Those that lack emotional intelligence can be impatient, frustrated, hurt the feelings of others, and act like a bull in a china shop. They fail to temper their emotions or see how others will interpret their actions and words.
- **Those with high emotional intelligence are frequently more successful than those with a high IQ.** There are few fields that require a high IQ to be competitive. There are other qualities that matter far more.

3. Social intelligence is the ability to act appropriately in social situations. It's the ability to do and say appropriate things in the proper context. For example, someone being loud at a wedding or cursing at a company Christmas party isn't displaying a high level of social intelligence. Being too informal with a stranger or an authority figure also shows a lack of social intelligence.

What can you do to enhance these three types of intelligence?

It's generally believed that you can't change your IQ. However, you can always learn more. You can easily increase the amount of information you possess. You can learn public speaking skills, geometry, or how to speak Swedish.

Emotional intelligence and social intelligence can be improved quickly. **You can enhance your social skills, emotional skills, and learn appropriate behavior for**

different settings. Many books have been written about emotional and social intelligence. You can learn these skills in the comfort of your own home, but you must practice them in the real world to make them your own.

Learn what you need to know to be knowledgeable in your area of interest. Also, perfect your emotional and social intelligence. A lack of these two types of intelligence can have a negative impact on the results you create in your life.

TOP 10 DIFFERENCES BETWEEN SUCCESSFUL AND UNSUCCESSFUL PEOPLE

Top 10 Differences Between Successful and Unsuccessful People

Have you ever wondered what makes your most successful friend so successful? What about your least successful friend? What's their problem? **What's the difference between those that thrive and those that struggle?**

There are several differences, and they're quite obvious if one takes the time to look.

If you understand the differences, you can examine your own situation and gain insight into why you might not be as successful as you'd like to be.

See how successful people do things differently than unsuccessful people:

- 1. Their lives are defined by their goals.** Unsuccessful people's lives are defined by their fears. Most people live their life in a way that avoids their fears. Successful people make decisions based on accomplishing their goals, not avoiding their fears.
- 2. They apply their time toward long-term objectives.** Unsuccessful people are motivated by day-to-day concerns. The average person is only concerned with making it through the next week. **Successful people take action each day that will provide benefits months, years, or decades in the future.**
- 3. They seek success.** Unsuccessful people seek comfort and base their decisions accordingly. A successful person moves toward success, whether the route is comfortable or not.
- 4. They take responsibility.** Unsuccessful people have an endless list of excuses

for their mediocrity. Successful people assume responsibility for everything that goes wrong in their lives. **When you take responsibility, you have the power to change your situation.** Blaming others is a form of powerlessness.

5. **They continuously improve their results.** A successful person wants to be better than they were yesterday. Average people maintain average results and are satisfied with this level of performance.
6. **They read books.** Unsuccessful people gravitate toward TV and other non-value-added forms of entertainment. Reading the right books is one of the most effective ways of boosting your knowledge. Would you rather learn something new or waste your time?
7. **They are comfortable with failure.** Successful people might not like failure, but they can deal with it. **Average people avoid failure at all costs.** This is similar to the previous point on fear. An inability to deal with the fear of failure is one of the things that makes unsuccessful people unsuccessful.
8. **They have a plan for the day.** It's not possible to get the most from each day unless you have a plan for it. Average people wake up and let the day decide for them what might happen. If you don't plan your day, you're avoiding success.
9. **They surround themselves with the right people.** Successful people spend time with others that help them to become better. This could be a mentor, someone they could potentially do business deals with, or simply someone they believe has the right connections.
10. **They have positive, effective habits.** Good brushing and flossing habits lead to healthy teeth. Good exercise and diet habits lead to health and fitness. Good success habits lead to high levels of success. What do your habits lead you towards?

As you can see, there are clear-cut differences between successful and unsuccessful people. How many of these items can you identify with? What changes would you like to make?

Which one you decide to be is up to you. **Are you committed to progress or comfort?** Do you have a plan for your time that maximizes your effectiveness, or do you like to fly by the seat of your pants?

The choice between success and mediocrity is up to you.

TOP 10 THINGS YOU NEED IN ORDER TO BE SUCCESSFUL

Top 10 Things You Need in Order to be Successful

Do you have what it takes to be successful? *You don't need the right family, an inheritance, supportive parents, good looks, or anything else that's beyond your control.* Those things can certainly make the road smoother, but they're not imperative.

You can create everything you need to be successful:

- 1. A vision for the future. *It's important to know what you want.*** How will you get what you want if you don't know what you want? A vision for the future is the same as making decisions about what you want and don't want.
 - That vision also provides the motivation to continue when things become challenging, and they will.
- 2. Goals.** Once you have a vision, you're in the position to create goals to make that vision a reality. *Failing to have goals is deciding to keep your life the same.*
- 3. The ability to create habits.** A thin, attractive, healthy body is the result of an effective set of habits. Effective habits will also provide you with a healthy bank account. Your ability to reach your goals is largely dependent on your ability to create and implement habits.
- 4. The ability to connect with others.** There aren't too many things you can do completely on your own. Others will be involved along the way. They might be customers, clients, suppliers, partners, or the public at large.
- 5. The ability to deal with discomfort.** Success involves change. Change is

uncomfortable. How do you handle discomfort? Do you become overwhelmed, grab the remote, and head for the couch with a plate full of cookies? Or do you take a deep breath, step up, and take care of business?

- ***Successful people are able to act even when they feel uncomfortable.***

6. **Proactivity.** Successful people look ahead and make appropriate plans. They see their future opportunities and challenges and modify their plans and behaviors accordingly. Life also goes more smoothly if you're proactive.

7. **Grit.** Much of the journey to reach your goals isn't fun or exciting. It's a grind. The ability to persevere when there's nothing exciting going on is a good way to gauge how successful you can become. The easier it is for you to give up, the less likely you are to be successful.

8. **Patience.** Patience and grit are related. Creating success requires time and patience. Patience is necessary to see concrete results. ***Without patience, frustration eventually wins.***

9. **A regular review of your results.** Having a vision and goals isn't enough. It's important to review the results you're getting. Is your plan working? Could you make some changes that would bring better results? Measure and review your results regularly.

10. **A good sense of humor.** Life is funny. Things will go wrong no matter how well you prepare. Unique opportunities pop up along the way. If you can laugh at life and its follies, you'll have a better chance of experiencing and enjoying success.

Success doesn't require anything outside of your control. ***You need a vision, a plan to get there, and the ability to follow through.*** You can be as successful as anyone you've ever known. Take control and create a life that pleases you. Begin today by creating a vision of the future that compels you to make goals and take action.

5 SMART WAYS TO INVEST IN GREEN ENERGY

5 Smart Ways to Invest in Green Energy

The demand for cleaner sources of energy has been increasing. More people are aware of the need to find alternative sources of energy and countries are beginning to realize that there is a real need for a cleaner infrastructure.

Green energies are becoming a safer investment, too, as regulators are implementing new standards to improve this industry.

It is estimated that green energy plants will account for 60% of all energy production in the U. S. by 2030 and that over \$5 trillion will be spent on new green power plants by then.

Adding green energies to your portfolio is a smart way to gain exposure to a sector that will keep growing both in the short and long term.

Besides, investing in green energies is a great way to ensure your money is being spent towards environment-friendly projects. The green energy sector is also a source of new jobs.

Consider these ways to include green energies in your portfolio:

- 1. Invest in manufacturers.** The growing demand for cleaner sources of energy means manufacturers will be making solar panels, wind turbines, and other green energy systems that have not even been invented yet.
 - Look for manufacturers who are dedicated to making their products more efficient and who invest in research and development.
- 2. Buy shares of larger energy companies.** Local energy providers are making

efforts to provide their customers with cleaner sources of energy, either by investing in clean power plants or by purchasing the energy produced by homeowners who have invested in solar panels or wind turbines. Plus, they are creating green energy jobs.

3. Look into investing in foreign companies. Keep these things in mind when investing on the foreign market:

- Harvesting solar power is much more lucrative in countries located near the equator, which means this industry is likely to boom in several foreign countries.
- ***The solar industry is doing very well in China and in some European countries where governments are actively investing in clean energies.***
- Learn about regulations and policies regarding green energies before investing in foreign companies that manufacture or distribute clean energy.

4. Broaden your horizons with new technologies. For example, companies like Tesla Motors are working on transforming the automotive industry by making reliable electric vehicles. ***This is only one of the many companies that are tackling the issue of renewable energy with a unique approach.***

5. Invest in your own clean energy system. Buying a green energy system is a long-term investment:

- If you are a homeowner, consider purchasing your own solar panels or small wind turbine to reduce your bills and increase the value of your home. You can start with smaller devices such as solar-powered water heaters or solar-powered chargers for your electronics.
- Purchasing your own green energy system may be worth it if your

exposure to sunrays or wind is sufficient to produce enough power to justify your investment.

Investing in green energies will strengthen your portfolio, since this sector is expected to grow. One day, green energy may even replace traditional energy production and distribution systems. You can take advantage of several ways of diversifying your portfolio with green energies.

As with any investment, ask yourself what your goals and risk tolerance are, and perform your due diligence on any proposed investment, before spending your money.

Take the time to learn more about green technologies and companies. Adding green energies to your portfolio is a good way to make a socially responsible investment.

6 Crucial Strategies for Selling Your Home Without a Realtor

6 Crucial Strategies for Selling Your Home Without a Realtor

Real estate agents can be expensive. *If you're committed and willing to work diligently, you can sell your home for the same price without the use of a real estate agent.* Your lack of experience and ready-made marketing tools can be overcome with research and commitment.

Sell your home without a realtor and put more money in your pocket with these strategies:

- 1. Understand the process.** Real estate laws, including mandatory seller disclosures, vary from state to state. Just as important, real estate transaction practices are also specific to location. In some areas, it's common to price homes primarily on square footage. In some states, it's common to use an attorney during a real estate transaction.
 - *Bring yourself up to date with your state's real estate laws and local customs.*
- 2. Sell your home at the best time if possible.** Several studies have shown that the best time to list a home is just after the Super Bowl. Even so, if your home would appeal most to a family, it can be more challenging to find a buyer in the middle of the school year.
 - Consider the climate. It's tougher to sell a home when two feet of snow covers the ground and the temperature is below zero.
- 3. Declutter and depersonalize.** Clean everything thoroughly and make your home look as nice as possible. This includes getting everything up off the floor and putting it in its proper place. Assume that prospective buyers will look in

the closets, because they do.

- ***The key is to enable prospective buyers to imagine themselves in your home.*** Take down the family pictures and religious decorations. You might love your orange living room, but most buyers would prefer neutral colors.

4. Determine an accurate price. In some areas, this will be much easier than in others. Some states require the recording of home sales prices and make the information public. This isn't true everywhere. Attempt to find similar homes in your neighborhood that have sold recently. Depending on condition, it's a safe bet that your home will sell for a similar amount.

- A local appraiser can provide an accurate number. This option usually costs several hundred dollars.
- A local real estate agent could do the same, but many agents will quote a high number in hopes of gaining your business.

5. Market your home. *This is perhaps the most important step to sell your home quickly for a fair price.* There are many ways to advertise that your home is for sale. Consider utilizing all of them!

- Make good use of the internet. Take full advantage of your Twitter, Facebook, YouTube, and Pinterest accounts.
- There are also many websites dedicated to real estate sales. You can list your home for a small fee and make sure potential buyers can find your home.
- Speak with friends, family, and neighbors. You never know who's looking for a new home. You might get a few leads.
- Craigslist is another free option and widely used.

- Put a “For Sale” sign in your yard and some signs around the neighborhood, if possible.

6. Negotiate the price. Negotiating can be the best money you ever make. Just a few minutes of your time can result in receiving a price that’s \$10,000 higher. Be confident in the price you’ve set for your home. Negotiation skills can be learned. Take the time to educate yourself before putting your house up for sale.

It isn’t necessary to use a realtor to sell your home. Provided you do the necessary work, you can avoid the use of a realtor and receive more money at closing. ***Be certain you have the time available to devote to selling your home on your own.*** Good luck!

8 Facts You Must Know Before Investing

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It's crucial to investigate your investments before you commit your hard-earned dollars. *During a strong economy, you might find it easy to pick profitable investments, but without adequate research, you're likely to struggle during more challenging economic circumstances.*

Getting the most important facts can help you quickly determine if a potential investment is worthy of additional research.

Consider these facts regarding any investment opportunity:

- 1. How much risk are you willing to accept?** The greater the risk, the greater the potential profits. How far into the future are you planning to invest? Do you need the money back from your investment at the end of the year, or in 25 years? What will the money ultimately be used for?
- 2. How does the company make money?** By understanding this simple fact, you're in a much better position to make intelligent decisions regarding the viability and outlook of the firm.
 - It's challenging to invest in a company you don't understand. This is the first step to gaining that understanding.
- 3. How well is the company doing?** Have the earnings been increasing each year for at least the last few years? What is the debt-to-equity ratio? Price-to-earnings ratio? Perform the necessary due diligence to determine the financial stability and profitability of the company.
 - *Beware of buying into any hype that has driven a stock to an unjustifiably*

high price.

4. What does the future look like? Accurately determining the future prospects for the company might be the most important issue. Will customers continue to need the company's products well into the future? Is the company in a position to thrive for at least the next few years?

- All companies must eventually evolve, but evolution also provides opportunities for mistakes to occur. The ability to be profitable while maintaining the status quo is attractive.

5. Who is running the company? Very few private investors have the ability to meet individually with the executive team of a corporation. However, there are ways to investigate the CEO and his team. It's easy to find the names of the relevant people. A quick search online will provide the details of their pasts.

- How long have they been with the company? How long did they stay at their previous positions? How successful have they been in the past? What happened to the corresponding stock prices during their tenures?

6. Who are the primary competitors? *Any profitable market niche will have competition.* How does your potential investment stack up among the competition? Which is best positioned for the future? Which company has the best management team? Which company has been most successful over the last several years?

7. Does this investment provide a level of diversification from your current investments? Financial experts tend to support the idea of diversification to protect against large losses. Consider the amount of diversification you require and determine if this investment helps to achieve that goal.

8. Could the money be better spent? Investing in stocks, bonds, or anything else is a questionable strategy if you have credit card debt at 19% interest hanging

over your head. Think about how the money can best be used before making a traditional investment. Paying off debt can be a more effective alternative.

Collecting a few facts can make investing decisions more effective. Most investors fail to gather crucial information to maximize their returns.

Treat investing like a part-time job, rather than a form of gambling. Buying stocks or bonds shouldn't be akin to purchasing a lottery ticket. For your best results, know the important facts before choosing any investment.

8 Low-Risk Ways to Invest Your Emergency Fund

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Things rarely go exactly as planned. Maintaining an emergency fund is a smart move. With interest rates so low and the need to keep an emergency fund solvent, should you invest your emergency fund? ***Investing your emergency fund is better than keeping the money in your bank account.*** There are many options for investing your emergency fund safely.

While a bank account may be the safest strategy against significant loss, inflation is still a concern. The low interest rates paid on savings accounts will fail to match inflation, and your emergency fund will lose purchasing power over time.

Consider these strategies to invest your emergency fund wisely:

1. **Determine your risk tolerance.** Is your emergency fund your life savings, or is it a small part of your total financial wealth? You might be more comfortable investing your emergency fund in stocks and bonds if you already have \$100,000 in your brokerage account. The same might not be true if your emergency fund is 90% of your net worth.

- Remember that a bank account is susceptible to inflation risk. It's a guaranteed loss, though a small one.

- ***Your emergency fund isn't the place to take unnecessary chances.***

2. **Use an online bank.** Smaller banks with less overhead can offer better rates of return. The big banks might be offering less than 0.1%. You could find an online bank offering 1%. That's still not a lot of money, but it much better than the bank near your home.

3. **Put a portion of your emergency fund in I-bonds.** These bonds pay a return that's partially dependent on the rate of inflation. *Put inflation to work for you for a change.*
4. **Invest in a no-load short-term bond fund.** While it's possible for this type of fund to lose money, it doesn't happen often. The returns aren't spectacular, but you can expect better returns than a savings account.
5. **A money-market fund is another option. This is perhaps the lowest risk option.** These funds invest in very short-term, low-risk debt. You can expect to earn 1 percent interest above your bank's money market account.
6. **Use your brokerage account as a bank account.** To increase your ability to access your account, acquire a debit card and checks for your brokerage account. Many online brokerage firms will provide these features at no cost. Some even offer online bill paying services. You'll be able to sell your investments quickly and access your cash immediately.
7. **Ask for a line of credit at your bank.** You can afford to expose your emergency fund to a higher level of risk if you have a line of credit at your local bank. Keep in mind that a bank can change its mind at any time. There are no guarantees that a line of credit will always be available.
8. **Understand that even the experts don't agree.** Many experts recommend investing your emergency fund in a portfolio of 60 percent stocks and 40 percent bonds. Others recommend far more conservative strategies. The final decision is yours.

Financial experts agree that everyone should have an emergency fund. Recommendations vary from three to six months of living expenses. **The most**

important aspect of an emergency fund is having one! Thirty percent of Americans do not. Choose an investment strategy that reflects your risk-tolerance and financial circumstances.

If you don't have an emergency fund, begin diligently building one immediately. If you're living paycheck to paycheck, an emergency fund is essential to avoiding financial disaster. You can help this fund to grow with "free" money by making wise, low-risk investments.

8 THINGS TO CHECK BEFORE Investing in a Company

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There's plenty of information on how to research a potential stock investment. But most of the information pertains to the financials. ***If checking a few numbers were sufficient, we'd all be wealthy investors.*** The numbers only provide an indication if further research is warranted. There are several other things to consider in addition to the various financial ratios.

Ask yourself the important questions before investing your money:

- 1. How much cash does the company have?** A company with healthy cash reserves can weather short-term problems. A company with little cash doesn't have much of a cushion to absorb disaster. Pay attention to how much cash a company has and how much money it owes to its lenders.
- 2. Does the company have a competitive advantage?** Coca-Cola has a secret recipe and a strong brand. A drug company might have several patents that won't expire for several years. What advantage does the company you're investigating possess?
- 3. Is the company profitable?** Some companies that never make a single dollar in profit can be lucrative investments. However, they are few and far between. ***A company with growing profits will enjoy an increase in share price eventually.*** Know how much the company profits each year. Are those profits increasing or decreasing?
- 4. How good is the management team?** A great management team has the potential to turn a company around. A weak team can pull a great company into

the gutter. How long has the current management team been in place?

- If the team is new, research the background of the executives. You might be surprised by what you uncover. You're looking for a solid track-record of success in similar situations. Know the work history of each executive.

5. Is the company becoming arrogant? *Overconfident companies become lazy and spend their money poorly.* Ideally, a company only spends money to make more money. Overconfident companies begin spending money on things that don't add to the bottom line, like a new corporate headquarters or unnecessary trips.

6. What is the future for the industry? For example, a brick and mortar video rental store might have been a great investment 20 years ago. It wasn't a good investment five years ago, because that business model is nearly dead.

- Will technology or the movement of operations overseas harm your company's future? What do you expect to see in the industry over the next 10 years?

7. Does the company have room to grow? *Smaller companies often have more opportunities to expand than larger companies.* Does the industry have room for growth?

- For instance, the soda industry has been shrinking steadily for quite some time. The company's profit margin trend is one indicator to keep in mind.

8. How does the competition look? Who are the main competitors? Do any of the competitors have a significant advantage? It's a mistake to only consider the quality of the company that interests you. You wouldn't bet on your favorite football team without considering the quality of the competition that week. Do the same with your investments.

It's important to weigh your investing decisions carefully. ***Most of us spend more time***

researching a vacation than we do researching our investments. An investment shouldn't be like purchasing a lottery ticket. It's not a gamble. It's your best decision based upon careful research.

A trip to Hawaii might be more interesting, but a few wise investments can pay for a lifetime of trips to tropical locations. Research your potential investments carefully before reaching a final decision.

9 GOLDEN RULES of Investing

9 Golden Rules of Investing

Rules can be a good thing. They keep us out of trouble and help us avoid making major blunders. Your investments are serious business. ***Your financial well-being and retirement are largely dependent on your ability to invest your money effectively.***

The golden rules of investing will serve to elevate your thinking when it comes to your investing practices.

Consider these guidelines before you make another investment:

- 1. Know your starting point.** What's your net worth? Before starting any race, you have to know where the starting line is located.
 - Take regular measurements of your financial situation to gauge your progress.
- 2. Avoid investing in a business or financial instrument you aren't able to understand.** Warren Buffet has made it a point to never invest in high-tech companies for the same reason. If you lack an understanding of derivative products, that would be a good reason to stay away from investing in them.
 - If you're unclear about the fundamentals of an investment, how will you know if it's a good investment or if and when you should sell it?
- 3. Try not to invest and forget.** Most investments require regular monitoring and assessment. Market conditions can change, so try to remember to check on all your investments.
 - The company whose stock you purchased might suddenly start taking on a lot of debt.

- Stay on top of the latest news and make any necessary adjustments to your investments.

4. Look past the price and the past returns. The real value of an investment isn't always evident by looking at the price or past performance. Take the time to dig in and see if an investment has real value.

- Sometimes an investment is underpriced because it's a great buy.
- Sometimes it's underpriced because it's junk.

5. Remember to consider inflation. Most investors forget to consider the effects of inflation when choosing investments. Investing is looking toward the future, so inflation is an important consideration.

6. Always have the insurance coverage you need. Few things can disrupt your finances and ability to invest more profoundly than an unforeseen disaster.

- Whether it's a medical emergency, a tornado, or someone suing you because they slipped on your sidewalk, you want to have adequate insurance coverage to take care of it.

7. Make tax planning an ongoing process. Most people only plan for taxes at tax time. However, the wise investor considers tax issues throughout the entire year.

- Whenever you make an investment, consider what the tax implications might be.
- A little bit of forethought can mean thousands of dollars in April and you can beat the tax man at his own game.

8. Have preparations in place for financial emergencies. If you lost your job tomorrow, how long could you last financially? Would you be forced to sell your portfolio and start over? If you lack an emergency fund, consider starting one as soon as possible. When you need it, you'll be grateful that you have it.

9. Retirement savings should take precedence. When retirement savings isn't a priority, you usually won't have much of a retirement fund. We're all prone to putting things off until tomorrow. Start preparing for your retirement today.

- Make your retirement a priority and you'll live comfortably in your golden years.

Keep these 9 golden rules in mind to increase your investing success. Retirement comes quickly, so try to put these rules into effect quickly.

Investing doesn't have to be complex, but it does require discipline and planning. These rules provide a framework that will allow you to stay on track.

9 Ways to Easily Increase Your Retirement Savings

9 Ways to Easily Increase Your Retirement Savings

Everyone wishes they had started saving for retirement sooner. If you're in this situation, the only way to catch up is to save more. ***Saving for retirement doesn't have to be painful or challenging.*** There are many strategies to increase your savings each month without negatively affecting your lifestyle.

Try these easy strategies to increase your retirement savings:

- 1. Avoid impulsive selling of stocks.** Avoid jumping to the conclusion that you must sell just because the market is dropping. Do you have reason to believe that your investments are no longer attractive in the long term? Sell for a specific reason.
 - ***A falling market can be the best time to look for buying opportunities.***
- 2. Downsize ahead of schedule.** If you're going to sell the house and purchase a smaller home, why not do it now? Find a good deal on a smaller home. Cut your expenses now and apply the savings to your retirement.
- 3. Set a savings goal.** Goals are effective at improving the likelihood of success. Create a savings goal for the next 3 months and strive to meet it. An effective goal is challenging, yet possible. Give yourself the gift of setting a goal.
- 4. Focus on inexpensive investments. *Index funds are among the least expensive investments and provide excellent returns.*** The fees you pay to invest your money have a significant impact on your returns, especially over long periods. Avoid paying too much for the returns you receive.

5. **Get started right away. *Time is the most important factor in accumulating a large nest egg.*** Not only will you contribute to your retirement over a longer period, but your investments also have more time to grow. A small start is better than a later start.

6. **Contribute enough to your 401(k) to receive full matching.** It's free money! Ensure that you're getting all that you can. If you also consider all the money you can earn from investing that free money, it's a no-brainer. Take advantage of your employer's generosity.

7. **Save on autopilot.** It's common to pay your bills, have your fun, and then save whatever money remains at the end of the month. This might sound reasonable, but it's rarely effective. Spending will increase or decrease to match the availability of funds. It's unlikely you'll have anything left over to save.
 - ***Save a percentage of your income before it even hits your checking account.*** Your human resources department can help you set this up. If you have to do it yourself, transfer money into savings immediately after you're paid.

8. **Negotiate your monthly bills.** Are you certain you have the best automobile insurance rate? If you threaten to cancel your cable service, they often offer to lower your rate. Your credit card company may even lower your interest rate if you threaten to move your balance to another card.
 - Companies would rather receive less money from you than no money at all.

9. **Save your raise.** Receiving a raise at work is great news. However, consider that you've been living without that raise. Apply your raise to your retirement savings. ***You can't miss what you've never had, and your savings will grow.***

If you're one of the many people that feels behind on their retirement savings, there's still time to make a difference. ***A few, simple changes can increase your rate of savings and the size of your nest egg.*** Begin applying these strategies as soon as possible. Getting started is often the hardest part.

Buying vs. Building Your Home

Buying vs. Building Your Home

One of the biggest decisions a new homeowner can make is that of whether to build a new home or purchase an existing home. There are many advantages and disadvantages to each.

While many would rather build their perfect home and get every detail just right, there are also other considerations to take into account.

Building a new home is more expensive per square foot, but offers fewer headaches and lower maintenance and utility costs.

Consider your desires and budget in these areas as well:

- 1. Maintenance.** There should be minimal maintenance costs with a new home compared to an older home. New doors, windows, flooring, roof, furnace, wiring, plumbing, and everything else should ensure that maintenance costs stay very low for many years. The builder's warranty should cover any problems.
- 2. Energy Efficiency.** New homes can be built with state of the art insulation, windows, doors, and other building materials. Older homes can be extremely expensive to heat and cool in many cases. Improving these issues in an older home can be quite expensive.
- 3. Style.** Certain building styles, floor plans, and wall coverings can become outdated. For example, many older homes have a floor plan that is not as open as contemporary homes do now. There is something about a ranch-style home

built in the 1970's that screams 'old-fashioned'. ***Also consider how the style will affect the resale value down the road.***

- A new home can be whatever you want it to be. If you build a home, you can pick exactly what you want. That includes the style of windows and doors, the color of the house, the type of flooring, and everything else.

4. **Construction costs.** On a square foot basis, new homes can be much more expensive to build vs. buying an older home. ***This higher cost can be offset to some degree by the potential utility savings you can expect with an energy efficient home.***

5. **Repairs.** While older homes do frequently require repairs, the purchase price should reflect the cost of the repairs. Obviously, a new home should not have repairs that will cost you anything.

6. **Waiting time.** You can probably find an existing home for sale and be moved in within 30 days if you're really in a rush. A new home usually takes at least 6 months to build. How long are you willing to wait?

7. **Landscaping.** Older homes will tend to have existing and mature landscaping. A newly built home might not have any grass yet, and the biggest tree on the property might be as big in diameter as your thumb. That's not always the case, but newly constructed homes are typically lacking in the landscaping department for many years.

8. **How long will you live there?** If you don't plan on staying in the home for more than a few years, buying an older home probably makes better sense than building. If you're in it for the long haul, then building is a smart decision. ***Consider that if you're only staying for a couple of years, renting might actually be a better idea.***

There are many issues to consider if you're considering a move. While a new home offers a lot of peace of mind and customization to your specifications, building a home can be quite expensive. But new homes offer fewer maintenance issues and better energy efficiency.

Consider how long you plan on staying and then look at the total cost of each over that period of time, as well as the expected sale price at that time. Then compare the costs to how much you would enjoy each home. The answer should then be clear. Moving is an exciting time; be sure that you make the decision that's best for you and your family.

Do You Make These Common Investing Mistakes?

Do You Make These Common Investing Mistakes?

Are you determined to start investing this year? Making a fortune in the stock market is a long and slow process that requires discipline and endurance. ***You can't expect to have good results if you're making common mistakes.*** There are plenty of sources telling you what to do. Be sure to consider what not to do, too.

For your best results, avoid these common investing errors:

1. Failing to perform the necessary due diligence. Too many people treat an investment like a lottery ticket. Avoid making investments that rely on luck for success. Carefully research and compare possible investments against other investment opportunities. ***An investment is your best "guess" after doing a lot of work.***

- Do you possess the necessary knowledge to assess stocks, bonds, and mutual funds? The information you need is out there. Be sure to do your research before committing your money.

2. Using an unreasonable timeline. A great return is a couple of percent above the market return. That's not enough to get rich overnight. Make long-term plans and invest appropriately.

- ***Huge stock returns are possible, but virtually impossible to capture consistently.*** Keep a long-term focus.

3. Listening to the media. Most of the talking heads on financial topics invest very conservatively. They made their money giving advice or appearing on television. If any of them could predict the market with any certainty, they'd be among the wealthiest people in the world.

- Invest as if you didn't have access to short-term news.

4. **Listening to friends, family, or strangers.** Every investor thinks he has a unique understanding of the stock market.

- Do your own work and reach your own conclusions. Avoid being impulsive and only use stock tips as possible companies to research.

5. **Holding on to losers for too long.** At one time or another, every investor has said, "It can't go any lower." Even large companies have gone bankrupt, and the stock price fell to less than a dollar. ***Only stay in a falling stock if you have reason to believe the price will rebound.*** Avoid being too proud or stubborn to throw in the towel.

6. **Selling before it's time.** Just because your stock is already up by 20% doesn't mean it can't still go up higher. Many stocks have gone up 100-fold or more. How can you be sure yours won't too? Analyze the price and determine if it's justified. Make your decision from there.

7. **Failing to diversify.** On one hand, you have famous investors saying things like, "Diversification is only important if you don't know what you're doing." On the other, you have experts claiming you can't be too diversified.

- ***Just remember, the more diversified you are, the less likely you are to lose a lot of money. It's also true that you'll be less likely to make a lot of money in the short term.***

- The more diversified you are, the more your results will mimic the market.

8. **Investing without a plan.** What are your reasons for investing? Retirement? Home purchase? College tuition? Knowing your purpose will help you determine an effective plan.

9. Failing to monitor your investments. Your work isn't done once you pull the trigger and make a purchase. You might make the perfect bond or stock purchase today. That doesn't mean it's still a great investment 12 months from now. Stay on top of your investments and ***continue doing your research.***

The most common investing mistakes are well known, yet continue to be common. ***Avoid common investing errors and you can expect uncommon results.*** Take your investing activities seriously and spend time each week reviewing your investments. Determine your purpose for investing and make a plan. You'll be more pleased with your results.

Learn the 4 Primary Types of Risk and Make Wiser Investment Decisions

Learn the 4 Primary Types of Risk and Make Wiser Investment Decisions

Evaluating risk accurately is an important skill. **All investments carry some level of risk.** It is true that some investments, such as US Savings Bonds, have practically zero risk. Bonds issued by companies in great financial distress carry much more risk.

Many investments are priced based on the perceived level of risk. Many of the world's wealthiest investors are able to determine risk more accurately than the market. They are able to acquire higher returns at a lower level of risk.

Enhance your investing knowledge by understanding risk:

1. Default Risk. The risk of default is determined by the quality of the entity that underlies the investment. If you purchase a stock, how sound is the company? Purchasing bonds offered by a foreign government can be very safe or very risky, depending on the stability of the government and that country's economy.

- This explains why junk bonds offer a better return than higher-grade bonds. The risk of default is considerably higher. Investors want a better return in exchange for greater default risk.
- Treasury Bills are very low risk, and therefore, pay a low interest rate. Unfortunately, the safest investments will rarely outpace inflation.
- ***It's important to focus on the strength and stability of the underlying investment.***

2. Market Risk. This type of risk is independent of the underlying investment. Market risk can affect an individual stock or bond, but the impact is similar across the market. This type of risk is often referred to as systematic risk.

- Equity risk, interest rate risk, and currency risk are specific types of market risk.
- Foreign investments can be especially susceptible to currency risk. The company might do well, but if the exchange rate becomes unfavorable, you could still lose money. This can be true even if the stock price increases.
- ***High interest rates and political instability are examples of conditions that affect the entire market.***

3. Inflationary Risk. Inflation will eat away at your returns. You might buy and sell a stock and earn 10%, but if inflation was 6% over the same period, your true return is only 4%. Your ability to purchase items decreases with inflation.

- ***There are ways to combat inflation. One option is investing in items that tend to increase with inflation, such as precious metals.***
- Inflation risk is also referred to purchasing power risk.
- There are bonds that provide a guaranteed return above and beyond inflation. These bonds are called TIPS, or Treasury Inflation-Protected Securities.

4. Mortality Risk. Many investments continue to pay you only while you're still alive. Pension plans and annuities are two examples. There's no guarantee that you'll live long enough to receive enough payments to make your investment

worthwhile.

- There's another type of mortality risk. You could outlive your finances. Unless you live below your means, it's possible that your retirement accounts and other investments could run dry while you're still alive.
- Avoid assuming that you'll have an average lifespan. Living significantly shorter or longer than you expect can create financial challenges. Maintain a healthy balance of long-term and short-term investments.

Do you consider risk when making investment decisions? ***The expected return of any investment is a function of the predicted risk involved.*** Higher risk investments have the potential to provide greater returns. Determine if the returns you expect are worth the risk involved.

Understanding risk is a key component of investing. If you can assess risk more accurately than the marketplace, you'll be extremely successful.

5 MOOD-BOOSTING ACTIVITIES TO EASILY DO AT HOME

5 Mood-Boosting Activities to Easily Do at Home

Does sitting around the house leave you feeling a little blue? Don't let that cabin fever set in.

Many people complain that the time that they're spending at home is boring. But the truth is that it's all just a state of mind. **What if there was a way to boost your mood and have fun at the same time?**

If you take a look around your home, you more than likely have a lot of great mood-boosting activities that you can easily do.

Now is the time to do all the things at home that you've never had time for before and to get creative in the space that you have. Take advantage of your home turf and make it a calm and relaxing place to be.

The key to enjoying being at home is to embrace everything that your home has to offer.

Try these activities to lighten your mood:

1. Video chat with your family and friends. Seeing a familiar face is a great way to make yourself smile and turn your mood around. All you need are a camera and internet connection to make it happen.

- Even if you can't be with family and friends, you can still talk to each other and not miss a bit. Video chatting is taking the world by storm right now so jump in on the fun.

2. Exercise in your living room. Exercising relieves stress, enables your body to produce endorphins which lighten your mood, and rejuvenates you all at the same time. Don't feel like getting outside to exercise? No worries. You can work out in your own living room.

- Create your own living-room-version of your favorite workout.
- Exercise along with online workouts. Many personal trainers are putting workouts online. You can find many of these on YouTube.

3. Sing in the shower. Singing as loudly as you want in the shower is fun! In your own house, you can totally make it happen.

- Use your shampoo bottle as the microphone and get your singing on. If you're home alone, that's the best bet, but if you don't mind an audience or a crowd, sing away when others are there too.

4. Take a nap. Afternoon naps are the best! There's nothing more comforting than knowing that your bed is literally waiting for you to climb into it.

- Even better than that, your mattress during the day just somehow feels a whole lot more comfortable than it does at night. **Treat yourself and your mood and doze away.**

5. Sit on your porch and people watch. When's the last time you've really noticed people as they're walking by your house?

- Pull up a chair, fill up a bowl full of snacks, and make up stories about all the people passing by. It really is quite a lot of fun.

See for yourself how being at home can be a great way to boost your mood. You don't have to go out into the world to have a good time.

You hold the key to making yourself happy within the confines of your own home. Use these activities as a springboard for more ideas of your own. Get creative and enjoy!

5 OUTDOOR ACTIVITIES THAT BOOST YOUR MOOD

5 Outdoor Activities that Boost Your Mood

Spending time outdoors can have awesome healing powers on your mood. Maybe it's the feel of the air, the sounds of the birds, or the sunshine beating down on your skin...but every aspect of being outdoors can be a lovely boost to your mood.

The space outside is waiting for you to explore.

Don't miss out on the opportunity to connect with nature just because you're feeling down in the dumps! Walk out your front door to see what all the fuss is about.

The great outdoors is full of beauty and wonder that can turn your bad day into one that you look forward to repeating again.

Try these activities when you want to lighten your mood:

- 1. Go outside and just sit in the sun.** Have you ever noticed how the warm sunshine feels on a beautiful summer day? There's really nothing quite like it.
 - The sunshine is a free resource that can make your whole day shine just a little bit brighter.
- 2. Be one with the birds.** Birdwatching can totally relax you. It's so relaxing that you might find yourself spending hours just sitting and listening to them chirp.
 - When you go birdwatching, grab your binoculars and a snack for yourself, as you're certain to spend quite some time out there looking at all the different varieties of birds.

3. Take a quick hike. Get rid of some stress and lighten your mood quickly with a short hike. State parks offer some great trails that can give you many hiking options.

- You can also go hiking in your neighborhood if you're not able to get away to a park. Make it as easy as possible for yourself so that you don't put up obstacles that you have to overcome in order to enjoy hiking.

4. Have a picnic. Picnics are the best! Pack up some handy snacks, fun drinks, and get outside and eat. Don't forget the blanket and book so you can soak up the sun as well!

- **Having a picnic and surrounding yourself with a few of your favorite things is a fun, easy way to forget your worries and lighten your mood.**

5. Go on a camping trip. Sitting around a campfire and eating s'mores can do wonders. All you really need to go camping is a tent and a few other items. The rest is all downhill.

- Camping by yourself is fun, but this might be one outdoor activity where you invite others along as well.

Let the great outdoors boost your mood with these simple ideas. All of these outdoor activities are inexpensive, easy to do, and super simple to make happen.

When it comes to taking care of yourself and your mood, reconnecting with the simplicity of the Earth often fits the bill. **The outdoors offers so many ways to boost your mental and physical health that you can't help but to feel better.**

Imagine how much better you'd feel if you started getting outside for at least 15 minutes each day. More than likely, you'd notice a genuine, positive effect on your mood and lifestyle.

All you have to do is step outside your door to get started.

6 Causes of Emotional Eating and How to Deal With Them Effectively

6 Causes of Emotional Eating and How to Deal With Them Effectively

The causes of emotional eating are quite varied. Food can certainly be pleasurable, but the longer-lasting effects of emotional eating are negative. **Understanding the causes of emotional eating makes the solutions easier to identify.**

It can be challenging to gain mastery over emotional eating, but the benefits of doing so last a lifetime, so it's worth the struggle.

Identify the primary reasons for your emotional eating:

1. Food is used as a main source of pleasure. Those that eat emotionally often lack other ways of making themselves feel good. We all crave positive feelings. In fact, there are only two basic motivations: feeling good and avoiding pain. Essentially everything you do is motivated by these two things.

- If the primary way you make yourself feel good is via food, you're going to struggle to control your eating. **What else can you do that will make you feel good?** Try some different things and see what works.
- A few ideas include exercise, volunteering, having a meaningful conversation, increasing your social circle, playing an instrument, reading, or accomplishing your goals.

2. A lack of other options for dealing with discomfort. When we feel bad, we look for ways to feel better. Those that eat emotionally don't see the other options they have available for dealing with uncomfortable feelings. **What could you do instead of eating when you feel bad?**

- Meditation, exercise, writing in a journal, calling a friend, listening to music, dancing, playing with your child or dog, or just taking a walk in nature are a few good ideas.

3. A low threshold for discomfort. A greater ability to sit with your discomfort will reduce the need to eat emotionally. Just like some people are more capable of dealing with pain, some are more capable of handling emotional discomfort without responding negatively.

- **Most of us avoid uncomfortable situations as much as we can, but you can't get skilled at dealing with it if you avoid it.**
- Put yourself in uncomfortable situations and practice relaxing in the face of discomfort. Relaxing your body and breathing deeply sounds simple, but it's effective. Practice.

4. A lack of self-esteem. Those that eat emotionally generally aren't happy with themselves. In a sense, this is another form of emotional discomfort that emotional eaters try to soothe with food.

- There are many resources available for dealing with low self-esteem, but here are a few quick ideas to get started:
- Put a stop to your inner critic. As soon as you begin talking negatively to yourself, change your thoughts.
- Spend one minute, or five, out of every hour appreciating yourself. Make a short list of things that you like about yourself. Repeat throughout the day.

5. **Stress.** Stress itself is an issue. Stress literally changes the types of foods you crave. **Studies show that foods high in fat and/or sugar decrease the body's response to stress.** Comfort foods really do earn that name.

- Are there ways you can reduce the stress in your life? How?

6. **A lack of awareness during eating.** It's much easier to overeat when your attention is elsewhere. Whether your attention is on friends, the TV, or your thoughts, a lack of awareness can lead to overeating.

- When you're eating, do nothing else but eat. Keep your focus on your meal.

A multi-pronged approach tends to work best when dealing with the challenges of emotional eating. Consider getting the help of your doctor or a mental health professional if you're unable to make progress on your own.

FOOD AND YOUR MOOD: 9 FOODS THAT CAN ENHANCE YOUR MOOD

Food and Your Mood: 9 Foods That Can Enhance Your Mood

Your food doesn't just impact your waistline, it can also affect your mood. Consider that everything you eat is broken down and absorbed by your body. Of course, it can certainly have an effect on your mood. **The food you eat impacts how you feel.**

For example, consider how eating a piece of chocolate impacts your mood differently than consuming a plain baked potato.

See how what you put into your body matters to your body and your mind:

- 1. Fermented foods.** Fermented foods are great for the health of the good bacteria in your gut. There is evidence that these bacteria play an important part in mental and physical health. Some examples of fermented foods include sauerkraut, yogurt, tempeh, and kombucha.
 - If none of those foods appeal to you, there are over the counter probiotic supplements that are likely to provide the same benefit.
- 2. Salmon.** Not just salmon, but other cold-water fatty fish including mackerel, herring, sardines, and tuna are high in omega-3 fatty acids which have been shown in some studies to boost health.
- 3. Chocolate.** It only takes one bite of chocolate to know that it makes you feel better than you did right before eating it. **Dark chocolate with a high percentage of cocoa (70% or higher) is actually quite healthy when eaten in moderation and can give your mood a great boost.**

- Chocolate reduces cortisol, too, which is a primary indicator of stress.

4. **Leafy green vegetables.** Those green leafy vegetables are high in magnesium, which has been shown to reduce anxiety. **As a general rule, the darker greens like spinach are healthier than lighter greens like lettuce.** Try a mixture of greens to get the greatest benefit.

5. **Nuts.** Nuts are loaded with healthy fats, proteins, and even some fiber. The most important nutrient found in nuts regarding mood is tryptophan which is used to produce the neurotransmitter serotonin. Serotonin is one of the positive-mood brain chemicals.

6. **Fruit.** Bananas in particular have been shown to boost mood, but all fruits are worth trying out as a mood enhancer. Fruits are full of vitamins, minerals, fiber, and can give your blood sugar a boost.

7. **Coffee.** Caffeine in moderation can certainly boost your mood, but there's a lot more to coffee than just caffeine. **Coffee is loaded with a variety of naturally occurring chemicals that are quite healthy and good for your mood.**

- You can even skip the caffeine and consume decaf and get a similar mood-boosting effect.

8. **Green Tea.** Like coffee, green tea can be a healthy beverage that also boosts your mood. One of the chemicals found in green tea that induces calmness is EGCG, or epigallocatechin gallate. The small amount of caffeine found in green tea is also good for your mood.

9. **Oysters.** Many people are low in zinc and oysters are loaded with zinc. There

are a couple of studies that show **eating oysters regularly reduces anxiety and depression**. Oysters are also a source of omega-3 fatty acids and many vitamins.

If your mood is sourer than you'd like, changing your diet might have a positive impact. **The foods you eat do have an effect on your mood, focus, and emotional health**. Be sure to eat at least one food each day that is likely to have a positive impact on your mood.

Track how your mood is influenced by the foods you eat. It won't take long before you know which foods to eat and which to avoid.

11 Tips for Overcoming Anger and Gaining Peace

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Anger is a common human emotion, but that doesn't mean you have to be a victim of this negative emotion. As adults, we have an obligation to society and ourselves to avoid allowing our emotions from getting the best of us.

There are many responses you can choose when faced with a situation that makes your blood boil. A responsible person finds a way to cool their anger and find peace.

Learn to manage your anger and arrive at a peaceful solution with these strategies:

- 1. Consider the negative consequences of anger.** It's tempting to run with your anger in the short-term but giving in to anger can cause even more challenges. Before lashing out or taking what you consider to be appropriate steps, **think about how things will be when the dust settles.**
- 2. Give yourself a timeout.** Timeouts aren't just for little kids. Adults need timeouts, too. Give yourself a few minutes to allow a level of reason to return to your brain. You'll be in a better position to make appropriate decisions.
- 3. Let others be wrong.** You don't have to prove that someone is wrong. Just let them be wrong. If you have a strong desire to prove to them that they're wrong, that's just your ego barking.
- 4. Decide if happiness or being right is more important.** Many arguments are the result of wanting to be right. If you choose happiness over winning every argument, you can enjoy your life much more. **Which is more important to you?**

5. **Take a minute to notice your anger.** Instead of mindlessly reacting to your anger, take a moment to examine it. Pretend you're a third-party witnessing your anger. What does it feel like to you? Is the feeling in your stomach, chest, or head? Is your heart beating faster? Are your hands shaking?

- **By disengaging from your anger, you can gain a different perspective and de-energize your emotions.**

6. **Ask yourself why you're upset.** Did someone physically harm you? Did they let you down? Violate one of your values? Figure out why you're upset, and you'll be halfway to finding a solution.

7. **Focus on the big picture.** Imagine that you knew the world would come to an end next Friday. Would you really be upset if someone stole your parking space? Of course not.

8. **Look for solutions, rather than making yourself feel better.** Acting in anger is about making yourself feel better. Rather than seeking to even the score, work on finding a solution. The outcome is much better.

9. **Be sure you understand the situation.** Why get angry before you know the facts? Ensure the issue isn't actually a miscommunication.

10. **Learn relaxation techniques. The calmer and more relaxed you are on a regular basis, the less likely you are to become angry.** Relaxation techniques can also be helpful after the fact. Learn how to relax yourself. It's a skill that can be learned.

11. **See your anger as a practice opportunity to find peace.** Each time you feel

upset, view the situation as a chance to practice your anger-management skills. It's a blessing in disguise. Commit yourself to handling this bout of anger better than you did the last time.

Avoid letting anger get the best of you. As a thoughtful human being, you have options available to you. Seek to find solutions and peace rather than giving in to your immediate impulses. Make the smart choice!

13 STRATEGIES THAT HELP YOU RELEASE SADNESS

13 Strategies That Help You Release Sadness

What can you do when sad thoughts are weighing you down and making it difficult to take care of your responsibilities? **Sorrow is a part of life, but there are ways to build your resilience.**

Denying or suppressing your emotions usually backfires. Your feelings are likely to build up and complicate your life even more. Find more effective ways to cope by using these methods for releasing sadness.

Steps to Take on Your Own:

1. **Accept your feelings.** You may have grown up in a family where sadness was considered a weakness, or uncomfortable emotions were ignored in the hope they would go away. As an adult, you can make positive changes. **Healing begins with acknowledging your feelings.**
2. **Find the words.** Clarifying your thoughts helps too. Increase your self-awareness and understanding by distinguishing between different experiences such as loneliness or grief.
3. **Let yourself cry.** **Shedding a few tears eliminates toxins and causes hormonal shifts that lower your stress levels and strengthen your immune system.** Pick a safe time and place and give yourself permission to cry.
4. **Take deep breaths.** Simple breathing exercises provide relief too. Inhaling and exhaling slowly and deeply eases physical symptoms of sadness, like tension headaches or a lump in your throat.

5. **Keep a journal.** Maybe writing your thoughts down will help you to process them. A journal gives you more opportunities to spot patterns and reframe your thoughts. Choose a format that works for you and try to write for at least a few minutes each day.

6. **Express your creativity.** Writing is just one of many options for channeling your sadness. Some studies suggest that sadness fuels creativity by encouraging self-reflection. You may be inspired to draw or cook.

7. **Listen to music.** When you need quick and easy relief, put together a playlist of songs that lift your spirits. Dance and sing along to German opera or heavy metal.

8. **Work out. Exercise can be a powerful antidote for sadness and even some symptoms of more serious depression.** Keep things interesting by designing a variety of routines using activities you love.

9. **Practice self-care.** Make regular exercise one part of your overall wellness program for dealing with sadness and stress. Remember to eat a balanced diet and aim for at least 8 hours of sleep each night.

Steps to Take with Others:

1. **Call a friend.** Talk with your loved ones when you're going through a major setback or minor frustrations are piling up. Be ready to do the same for them. **Sharing your concerns helps you to put them in perspective and discover new insights.**

2. **Help out.** Focusing on others is likely to make you happier. Do volunteer work

online or in your local community. Lend a hand to your neighbors and coworkers. The solution to your own predicaments may pop up while you're directing your efforts elsewhere.

3. **Pet your dog.** A large body of research confirms that interacting with animals is less stressful than talking with other humans. You can cheer yourself up by scratching your dog's ears or taking them for a long walk.

4. **Consider therapy.** If your sadness lasts for weeks or interferes with your usual activities, you may be experiencing clinical depression. Help is available. Call a hotline or follow your doctor's recommendations.

Be gentle and patient with yourself when you're feeling blue. Developing effective coping strategies will help you to thrive during dark times and enjoy happier days.

14 SIMPLE THINGS TO DO When You're Feeling Lonely

14 Simple Things to Do When You're Feeling Lonely

During the pandemic, loneliness has spread almost as fast as the virus. Maybe you're cut off from family and friends. Maybe you miss the daily interactions at your office or neighborhood coffee shop.

While recent events have created new challenges, loneliness has long been a part of daily life. It's natural to need a community and a sense of belonging. However, these feelings are manageable.

Learn how to deal with loneliness when you're alone or in a crowd. Try these 14 simple things that will help you to feel more content and connected.

Connecting with Others

The quality of your relationships matters more than the quantity. Build a network of support where you can feel loved and cared for.

Try these techniques:

- 1. Stay in touch.** Make your family and friends a top priority. Block out time to spend together on a regular basis. Take the initiative to plan outings and parties. Set up weekly coffee dates and phone calls.
- 2. Open up.** Allow yourself to be vulnerable. **Express your thoughts and feelings.** Talk about sensitive subjects. Pick a quiet time and place. Slow down and listen to each other.

3. **Maintain boundaries.** Healthy relationships are based on respect and trust. Understand your limits when it comes to personal space and making commitments. Let others know how you expect to be treated.
4. **Express appreciation.** Strengthen your relationships by showing gratitude and affection. Thank others for their kindness. Recognize their talents and accomplishments.
5. **Volunteer your services. Helping others puts your own troubles into perspective and makes you feel more connected.** Sort cans at a local food bank or go grocery shopping for an elderly neighbor.
6. **Join a club.** Find others who share your interests. Start a running group or browse through Meetup for events that interest you.
7. **Prepare for transitions.** There are times in life when you're more likely to feel lonely. If you're moving to a new city or getting divorced, **be proactive about staying engaged.**

Appreciating Your Own Company

Do you enjoy spending time alone? Treating yourself like a beloved friend will help you to see solitude as a positive experience and relate more successfully to others.

Keep these ideas in mind:

1. **Accept yourself.** There's a difference between being alone and being lonely. Value yourself for who you are. **Let go of judgements and embrace your feelings.**
2. **Build your confidence.** Think about the purpose of your life. Clarify your values

and use them to set meaningful goals. Give yourself credit for making an effort.

3. **Limit screen time.** Do you use your devices to distract you from your thoughts? Put your phone away for a few hours a day. Turn your TV off unless you want to watch something specific.
4. **Continue learning.** Devote your extra free time to acquiring new knowledge and skills. Take courses online or attend classes at a local university. Read books and listen to podcasts.
5. **Find a hobby. Fill your leisure time with challenging and enriching activities.** There are hobbies to match any kind of interests or budget. Browse through magazines or ask your loved ones what they enjoy doing.
6. **Seek balance.** Most adults need some time to socialize and some quiet time for themselves. Find the schedule that works for you.
7. **Consider counseling.** If you have these feelings much of the time, it could be a sign of more serious issues such as depression, and professional help may greatly benefit you. Call the free federal hotline at 1-800-662-HELP to find resources in your area.

Loneliness can have serious consequences for your physical and mental health. If you feel empty and isolated, reach out to friends and family or talk with a therapist. You deserve to have positive relationships with yourself and others.

A 3-Step Process to Stop Worry

A 3-Step Process to Stop Worry

Most everyone has worried about something in their life on occasion, but some people manage to turn it into a full-time job!

Worry is a state of mind where the same issue goes around and around in an endless loop with no intention of ever coming to an end.

The prime reason we allow it to continue is because we feel that by having the problem constantly in our mind, front and center, it will magically find a solution, and the issue will go away. It's like we know that, when we find a solution, the worry will evaporate, but we put no effort into actually finding the solution.

Worry can sap all your emotional, mental, and even physical energy, and it will if you continue to give it permission to do so. So, you have to stop giving your permission. But how do you do that?

Before You Start

Think back to a previous time and make a note of every time you have worried in the past, and how that worry solved anything.

... Can't think of one? Okay, let's move on.

There must have been a time in the past where worrying was actually useful for you. Explain one time where worrying created a benefit for you that you have been able to use to make your life better.

... Can't think of one? Okay, let's move on.

One last thing. Let's give this worry one last chance before we tackle it head on. Worry with as much angst and despair as you can for the next 30 minutes to see what happens. Go!

... Nothing changed? Okay, let's move on.

You have discovered for yourself that worry never actually solved anything, right? You have also discovered for yourself that worry has never created a single benefit for you or made your life better, right? And finally, you have worried to the best of your ability for 30 minutes straight and nothing changed, right?

The Process

Now that you've seen that worrying doesn't resolve the situation, and, in fact, has multiple negative consequences, let's look at how you can stop the worry.

Follow these 3 steps:

1. Write down a detailed description of the issue. It's important to clarify exactly what it is that you're worrying about.

- How it came to be there
- What the cause of it was
- How this issue will affect your life
- Any other pertinent details

2. Next, write down what needs to happen for this issue to be resolved to your satisfaction. If there is more than one solution, write them all down. You might think of more solutions later, but for now, just write the ones that come to mind.

3. Make a decision and take action.

- **Choose one solution and take action to implement it.** It doesn't even matter if you make the wrong decision and take the wrong action, because you can easily make another decision and take another action if the first one doesn't work out.
- **Sometimes, there's nothing you can do to alleviate the issue itself, but you can still choose how you respond.** Instead of negatively affecting your wellbeing by worrying, each time you start to worry, immediately redirect your thoughts to something positive. This takes practice, but the more you practice, the easier it becomes.

So, the next time you find worry creeping up on you, just STOP, make a detailed description of it, write down some possible solutions to it, make a decision, and get into action. You'll find that, as soon as you tackle the issue in this way, your worry will dissipate.

TOP 10 WAYS TO UPLIFT YOUR ATTITUDE AND ENHANCE YOUR LIFE

Top 10 Ways to Uplift Your Attitude and Enhance Your Life

When your attitude and outlook are positive, you feel good about your life. A poor attitude leads to poor results and misery. You might think that your attitude is dependent on the conditions in your life. That's true if you permit it. You also have the choice to take responsibility for your attitude.

Control your focus, and your attitude will shift.

This isn't easy to do when life is beating you up, but you can still say positive in the worst of conditions. The more positive your attitude, the better you'll be able to enjoy your life and make positive changes.

Shape your life the way you like by managing your attitude:

- 1. Spend time with others that have a positive attitude.** It's difficult to have an attitude that's significantly better than that of the average person in your social circle. Seek out those with a positive perspective on life. Think about removing the people from your life with the worst attitude.
- 2. Live life with a light touch.** It's easy to be too serious and stern with life. Learn to laugh at yourself and at life in general. The challenges in life will be easier to deal with, and **you'll enjoy each moment more.**
- 3. Have gratitude.** You have lots of things in your life to be happy and optimistic about. Remind yourself of your blessings each day. On your commute to work, list five things that you're grateful for. Do the same on the way home.

4. **Stay focused on solutions when challenges arise.** Rather than dwelling on the problem, turn your attention to the possible solutions. You'll see that the current challenge in your life will be over soon enough. **You feel empowered** when your attention is on solving the challenges in your life.
5. **Smile.** Smiling is good for you and everyone else around you. It makes everyone feel better. It's free. It feels good. And you're already good at it.
6. **Take responsibility for your life and challenges.** When you feel like negative things are just randomly happening to you, it can be depressing. But, if you can see that you likely contributed to your issues, and that you also have the power to resolve it, **you realize that you have control over your situation.**
7. **Determine your purpose in life.** Not having a purpose keeps your focus on the fires in your life. With a purpose, you have a goal out in front of you to keep yourself focused on something positive in the future.
8. **Expect challenges.** When you expect everything to go smoothly, you're going to be disappointed. If you expect a problem or two along the way, your attitude will stay positive when something does go wrong. Just remember to be grateful when things do go well!
9. **Maintain positive self-talk.** When you say negative things to yourself, your attitude will take a nosedive. If you're going to communicate with yourself, be positive. **If you're not on your side, who will be?**
10. **Be curious.** Rather than be upset about a problem, be curious: *"I wonder what it will take to solve this challenge. I wonder what I can learn from this."* Curiosity has a childlike quality to it. It makes everything feel more like play.

Life seems to treat us in a manner similar to our attitude toward it. **Have a positive**

attitude and good things will happen. A poor attitude has a way of creating negative experiences.

You can control and manage your attitude to enhance your happiness and your results. Rather than allowing your experiences to lead your attitude, allow your attitude to lead your experiences.

Top Tips to Help You Express Your Emotions

Top Tips to Help You Express Your Emotions

Emotions are necessary for successful relationships of all forms. They can also be quite murky. Most people find it difficult to understand others.

Sometimes, our emotions can be like putting together a 1,000-piece jigsaw puzzle.

Most people struggle with expressing their emotions. It's not the easiest thing to do. **Some people can talk about their feelings, but for most of us, it's a challenge.**

Not only does expressing our emotions make us vulnerable, but it can also make us feel inferior to others.

But our emotions are significant parts of ourselves. They help us make decisions. Without them, our lives would be no different from the robots we make or the computers we use. We would just follow a set of codes like mindless robots.

Emotions can also become harmful if we let them rule over us.

How, then, do we balance the good and bad of emotions and express them instead of resisting them?

Try these tips:

1. **The first step is to identify your feelings.** The sad reality is, many people seldom investigate their emotions as they occur. We make snap judgments and react impulsively to them without thinking.
 - Such emotions tend to hang over us in time, clouding our thoughts and behavior. **It's important to embrace your feelings and reflect on them**

instead of suppressing them. Take some time to pinpoint how you feel in a given situation.

- Explore those emotions in detail. This action helps in creating a better understanding.

2. Resist the urge to judge your emotions. We tend to jump to conclusions and label our emotions as good or bad. For example, we might begin to feel angry over a situation. But that anger causes us to feel guilty because it seems as if we're irrational.

- You feel sad because some of your friends enjoyed a happy hour on Zoom, and they didn't invite you. And yet, you discard those feelings because doing so doesn't feel like "the right thing to do."
- Instead, you judge your feelings and focus on what you "should" be feeling. **Instead of judging your emotions, look through them like a neutral bystander.** Avoid trying to make sense of them right away.
- Realize that your feelings are not facts. Because you feel one way does not mean it's the truth. When you resist the urge to judge a feeling, it drops away naturally, and you can express it better.

3. Find ways to express your feelings mindfully and safely. Everyone responds to emotions differently. You may have some strategies that you use, such as journaling, that can help make you feel better.

- **Regardless of your method, always focus on expressing them rather than judging yourself for having them.** Speak to a friend about them. Write them down. Maybe painting can help you express your emotions.
- Expressing your feelings can help you feel less frustrated, angry, or upset.

4. Practice pausing. When you feel emotions, such as anxiety, anger, frustration, or stress, they often take over your mind. As a result, you might start expressing your feelings by saying something dangerous or lashing out at someone.

- **Instead of letting your negative emotions take over, try using some**

techniques to help you control them. Some methods include pausing and breathing exercises. A few minutes of pausing can give you time to collect your thoughts and calmly make a decision.

- You can also take the time to do some deep breathing or slow, rhythmic breathing to help you calm down and let go of anger.

Remember that any type of emotional outburst can be dangerous. So, no matter what emotion you're feeling, try to keep calm and practice pausing so that you can express it without shouting, name-calling, or physical violence.

5 Ways To Tackle Social Anxiety

Social anxiety is a difficult beast to tame. It can pop up at the most unexpected times and can cause you unnecessary worry and stress. There's no need to let it win. You can create your path and find ways to tackle

it so you can take control of your life.

Some of these tips may help you to identify the causes of your social anxiety and help you understand how to deal with it when it occurs.

How To Tackle Social Anxiety:

1. **Talk to people.** If you tell people exactly how you're feeling, chances

are they will be more than willing to help you. There can be

comfort in knowing that other people are supporting you.

- ◆ **Discuss your social anxiety with friends and family.** Tell them exactly what bothers you and express your feelings.
- ◆ They may end up having some coping mechanisms that they can share with you, or they may have been through something similar but they just haven't spoken to you about it yet.
- ◆ You can support each other, working out your triggers and identifying how to create coping strategies when things get overwhelming.

2. **Make a list of concerns.** Sometimes, something as simple as writing your thoughts down can help to understand what you are thinking and feeling. If you have concerns, grab a journal and write down just what it might be that triggers your social anxiety.

- ◆ You might not have all the answers, but don't worry too much about that. **All you need to do is identify where there may be patterns or trends in your anxiety.**
- ◆ Consider if any situations automatically make you feel uneasy and uncomfortable and work from there.

◆ By writing down some potential triggers, you can clarify your thoughts and even start to consider some potential solutions. By being calm and rational, you will be able to start feeling more in control.

3. **Safety in numbers.** If you are attending a social event, why not consider going with a friend? If you are going to a party or a gathering, consider asking the host if you may bring a friend.

◆ This will likely make you feel more at ease as you'll have someone to connect with. If invites aren't needed, then bring a friend anyway to calm

yourself and make yourself feel better!

4. **Be honest.** It's best not to deny your social anxiety, but to accept it and try to understand how to work with it.

◆ **If you hide it, you'll only get more worked up and anxious, and other people may not understand your behavior or be able to support you.**

◆ There is no shame in asking for help and finding resources and solutions that work for you. There is no need to suffer in silence and just being honest may help you make progress.

5. **Have a backup plan.**
Sometimes a backup plan can work wonders for your mental health.

- ◆ If you're going to a gathering or a party, have a plan for how you can get home if you need to. Know your exit strategy and how you can remove yourself from the situation quickly.
- ◆ You probably won't need to use this

strategy, but just having a plan in the back of your mind can give you peace of mind.

Remember, social anxiety is common and it's nothing to be ashamed of. Just take some time to remind yourself that *you* control your anxiety and it does not control you!

8 LITTLE-KNOWN TECHNIQUES FOR DEALING WITH ANXIETY

8 Little-Known Techniques for Dealing with Anxiety

We have lots of reasons to worry. A certain amount of worrying can be useful. It directs our attention to issues that might need to be managed. **However, when worry leads to constant anxiety, things have gone too far to be useful.**

We've all heard that we should breathe deeply when we're feeling anxious, but there are other possible solutions you may have never considered.

Try these ideas to deal with anxiety in a way that works for you:

- 1. Cold showers.** When you're anxious, your mind is racing and focused on negative thoughts. One quick way to bring your mind back to reality is to take a cold shower. It can take your breath away, but it certainly brings your mind back to the present quickly!
- 2. Hold ice in your mouth.** This has a similar effect to taking a cold shower. In addition, breathing in that cold air that has passed over the ice is soothing to many people.
- 3. Pretend you're someone that handles stress and anxiety with ease.** Pick someone you know that exudes calm. Imagine being in their body.
 - What would you feel? What thoughts would you notice? **How do you think they would view and approach the situation that's causing you to feel anxious?** Maybe you'll discover something you can use.

4. **Imagine yourself in a peaceful setting.** What would be the most relaxing scenario for you? Would it be the mountains? The beach? A field of flowers? Who else would be there? What would they say? What would you smell and hear? What would the weather be like? Experience it fully.

5. **Do something that takes your full attention.** Whether it's doing a crossword puzzle, playing chess, or walking on a slackline in the backyard. Anything that fully occupies your attention for a while will give your mind a break from whatever is bothering you.

6. **Schedule worry time.** Instead of worrying throughout the day, why not schedule some worry time? You can worry all you want for 30 minutes, but you can't worry the other 23.5 hours of the day. **Just knowing that you can worry later will ease your mind and allow you to accomplish more.**
 - How much time do you need to worry? Do you think that worrying for an hour would accomplish more than 30 minutes? Maybe 15 minutes is enough.

7. **Go to bed earlier and get up earlier.** Going to bed earlier will allow you to get more sleep. Getting up earlier will allow you to start your day with less rushing around.
 - Try going to bed an hour earlier and get up 15 minutes earlier. The extra 45 minutes of sleep will do your mind and body some good. The extra 15 minutes of the morning will make your morning more relaxing.

8. **Go camping.** Or just get out of town. Sleeping on the ground or in a different bed in new surroundings can do a lot to change your perspective and alter your mood. If you need a change of pace, give yourself one. A weekend can do wonders.

- Where could you spend a weekend that would be a drastic change from your normal environment?

Anxiety can take all the joy out of life. **When you're worrying all of the time, it's challenging to find any enjoyment.**

Just as creating a feeling of anxiety is a skill, you can also develop the skill of calming yourself. Consider anxiety-reducing ideas that might seem a little unusual. There's no telling what will work for you until you try.

9 Healthy Tips to Help Cope With Anxiety

9 Healthy Tips to Help Cope With Anxiety

If you struggle with anxiety on a daily basis, you may find yourself using unhealthy methods, such as drug or alcohol abuse, to cope with it.

For obvious reasons, this is not the best approach, but what is?

Consider these strategies:

- 1. Deep breathing exercises.** Many of us use our chests to breathe rather than the diaphragm, which is a large muscle found in your abdomen. **When you breathe in, your stomach should expand and then contract when you breathe out.**
 - Breathing with only your chest will cause you to have short and shallow breaths that can cause increased stress and anxiety.
- 2. Progressive muscle relaxation.** This technique involves tensing your muscles and then relaxing them one at a time. When you do this you're teaching your muscles that when you're stressed, which often causes muscle tension, that you need to relax.
- 3. Mindfulness.** This is a common technique to reduce anxiety. With mindfulness, **you put your full attention on what you're doing in that moment.** You notice the sights, sounds, and smells around you. When your full focus is on the present moment, there isn't room for feelings of anxiety.
- 4. Self-monitoring.** What triggers your anxiety? **It may be that certain people, events, or situations cause you to feel anxious.** Once you figure out your triggers, you may be able to do something to prevent the oncoming anxiety.

5. **Get support from others.** It has been found time and time again that support from friends and family is incredibly important when dealing with anxiety. Having someone you trust that you can talk to can be helpful.

- There are also therapists and various groups available full of like-minded people dealing with similar issues who may be able to help too.

6. **Self-soothing strategies.** While support from others is beneficial, sometimes you may find yourself alone. One self-soothing technique involves being positive and telling yourself that everything will be okay and that you can handle the situation.

- It's important that you don't allow any negative thoughts into your mind while performing this strategy.

7. **Write down your thoughts and feelings.** Rather than keeping how you feel inside to fester, it would be better for you to get these thoughts out of your mind and onto paper.

8. **Distraction techniques.** Sometimes focusing on your emotions can make them even stronger and leave you feeling more out of control of the situation. By using distraction, you're taking your mind off your emotions, making them easier to manage.

- You can do anything you want to distract yourself. A walk is commonly used as a distraction. So are puzzles.

9. **Work towards a goal.** Achieving a goal can be motivating and can help reduce both depression and anxiety.

- Try using a technique called behavioral activation. **Each time that you feel anxious, engage your mind in a positive and rewarding activity, such as working toward a goal.**

These strategies can each help you to cope with anxiety. Some may work better for you than others. Some may work better in different situations. And some may not work for you. **The key is to practice them and then try them out in anxious situations** to see which ones work best for you.

9 Myths About Anxiety Debunked

9 Myths About Anxiety Debunked

Do you feel like you're struggling with too many worries? Do they interfere with your sleep and keep you from enjoying the life you deserve?

If so, know that you're not alone! Millions of people in our country are stressed out and worry needlessly. Because of this prevalence, much research has been done to discover how to help.

You don't have to suffer in silence, hoping that your worries will just go away. There are things you can do to alleviate your struggles!

Learn more about anxiety and the myths that surround it:

- 1. Myth: Anxiety isn't a real illness.** Although there isn't a medical test you can take to see if you have anxiety, **all of your worries and the physical consequences that go with them are very real.** If your worries are negatively impacting your life, you can get help and take steps to treat it.
- 2. Myth: You can pass out when having a panic attack.** A panic attack won't cause you to pass out, as fainting will usually occur when there is a drop in blood pressure. The opposite occurs when you experience a panic attack, with your heart rate and blood pressure increasing.
- 3. Myth: You should avoid stressful situations if you suffer from anxiety.** The issue with this is that it is almost impossible to avoid stressful situations. Life is full of stressful, and often unexpected, situations that you simply cannot avoid.
 - Trying to avoid situations that cause stress can actually make anxiety worse.

- **However, you can learn coping mechanisms that can help you to deal effectively with these situations.**

4. Myth: Some people just worry and cannot be treated. While there are some people who stress more than others, there are plenty of treatment options available for all cases.

5. Myth: Anxiety disorders are rare. You may think that you are the only person that suffers from such worries, but research has found that as many as one in five struggles with an anxiety disorder.

- Many people feel that they are alone with their struggle, and without actively seeking help, they will continue feeling alone.

6. Myth: My anxiety will get better on its own. Many people put off seeking treatment for anxiety as they are able to go about their daily lives without too much issue. Yet, over time the condition may get worse.

- **It's important to get treatment and learn coping mechanisms - the sooner, the better, because you don't have to suffer.**

7. Myth: I only need a little drink to get through this. Many choose to self-medicate to get themselves through a stressful event, often opting for drinking alcohol or taking or a recreational drug.

- While this may work in the short term, over time you can become addicted to these while the anxiety will remain.
- There are also additional health risks associated with these choices to think about too.

8. Myth: Anxiety treatment will take forever. You may start to see

improvements just with a few sessions of cognitive behavioral therapy (CBT).

9. Myth: You can overcome anxiety overnight if you want to. If you have ever heard someone say to just “get over it” when it comes to your concerns, then they likely don’t really understand how much worry anxiety can cause.

- This lack of support may lead to you avoiding the subject entirely and cause you to suffer in silence.
- **Seek treatment to help overcome your worries.** A professional counselor or therapist understands that your worries are real and how they can debilitate you. **They have techniques that can help you.**

Anxiety can be a serious condition if left untreated and can prevent you from living a fulfilled life. Don’t let these anxiety myths stop you from seeking appropriate treatment.

10 Tips for Dealing With Anxiety Without Medication

10 Tips for Dealing With Anxiety Without Medication

Some people do need to treat their anxiety with medication. But there are also other ways of dealing with anxiety that can be effective for many people.

Almost everyone has some anxiety, but few of us are actively doing anything to relieve our anxiety. Learn how you can easily do things to help you avoid anxiety and incorporate these strategies into your everyday routines.

Take these steps to feel more relaxed:

- 1. Eat breakfast.** There are some studies that show that a substantial breakfast with high protein and fat reduces the level of anxiety experienced throughout the day. If you're one of those people that skips breakfast, it might be making your anxiety worse.
- 2. Eat well.** Eating well means eating natural foods. Processed foods have a variety of chemicals and other artificial ingredients that affect many people in negative ways. Cleaning up your diet can have a profound impact on anxiety for many people.
- 3. Take a short walk.** A short walk can be a great way to clear your head and shake off some nervous energy.
- 4. Exercise daily.** Daily exercise isn't the easiest habit to instill but isn't brutally difficult either. **This is a great way of managing anxiety without medication.** A good anti-anxiety workout will leave you feeling like you put some work in but

won't exhaust you. How you get this exercise is entirely up to you.

5. **Focus on your environment.** You can't feel anxious if you're not thinking about something that makes you anxious. You're inside your head when you're anxious. **Focusing on the sights and sounds around you is one way to put your attention on something real rather than your thoughts.**

6. **Notice your body feelings.** Instead of focusing on how anxious you are, dispassionately notice the feelings you have in your body. Notice how your heart is beating, your hands are sweaty, and your stomach is nauseous.

- Pretend you're a scientist and investigate all of the physical sensations you're experiencing. Stick with them until they dissipate which will take less time than you think.

7. **Breathe.** Take some deep, relaxed breaths. Breathing in a controlled way will reign in your anxiety symptoms. **It's a great way to slow your heart rate and feel better overall.** Even better is to focus on the sensation of the air moving in and out of your body, too.

8. **Sleep.** Everyone feels frazzled if they don't get enough sleep. Getting sufficient sleep on a regular basis is important if you regularly feel anxious. Your brain just doesn't function optimally if it doesn't get the sleep it needs.

9. **Address the issues in your life that create stress. Eliminate as many stressors as you can.** Whether it's an unreliable car, an obnoxious neighbor, a job you despise, or a big stain on your living room carpet. Stress is additive. Those smaller stressors can add up.

10. **Talk to someone supportive.** A supportive friend is a true blessing. Knowing

that you're not alone can greatly reduce the anxiety you feel.

If your anxiety is overwhelming, see your doctor. If your anxiety is manageable, but making you unhappy, there are plenty of things you can try to bring your anxiety down to a more reasonable level.

Give some of the above ideas a try. You're sure to find something that helps significantly without the cost and potential side-effects of a pill. You have nothing to lose -- except some anxiety!

11 Powerful Ways to Overcome Fear and Anxiety

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One of the curses of being able to think and reason is the ability to feel fear and anxiety, even when neither are warranted. ***Fear and anxiety can serve as helpful cues that there may be a situation that deserves caution, but after this is accomplished, they actually cause more harm than good.***

You create your own fear and anxiety. You can also create your own peace and serenity.

Choose to minimize the effects of fear and anxiety in your life:

- 1. Breathing is the fastest way to derail fear and anxiety.** When faced with fearful thoughts or situations, we begin breathing quickly and shallowly. This begins a cascade of physiological events that result in feelings of fear and anxiety. ***It's possible to circumvent this process by breathing deeply and slowly.***
 - Try breathing quickly and shallowly for 60 seconds and see how you feel. Now try breathing slower and deeper. Notice the differences.
- 2. Act normally.** Continue behaving as you would if there were nothing to fear. You can communicate to the fearful part of yourself that everything is okay. If you can act as if everything is fine, your brain will begin to believe it.
- 3. Spend time with supportive friends and family.** A night on the town can work wonders to relieve stress and anxiety. A long, meaningful talk over a cup of coffee can be very beneficial.
- 4. Have positive expectations.** Fear and anxiety are the result of expecting the

worst. ***When you expect the best, you can't feel afraid.*** You'll feel excited instead.

5. **Start small.** Afraid of spiders? Look at photos of small, harmless spiders until you feel calm and relaxed.

6. **Let it go.** It's common for fear and anxiety in one part of your life to bleed over into other parts of your life. A rough morning meeting with the boss could ruin the rest of your day if you let it. Once the event is over, decide to let it go and move on.

7. **Sweat.** The chemicals that your body releases during times of fear and anxiety can last quite a while. One easy way to get rid of them is to exercise. ***Work up a sweat and watch your fear and anxiety melt away.*** This is also a much healthier way to deal with unpleasant feelings than drugs, alcohol, or overeating.

8. **Reward yourself.** After dealing successfully with a challenging situation, celebrate. This will help teach your brain that these stressful situations have a positive outcome. Buy yourself something small or do something enjoyable. Anything that puts you in a good mood is a good choice.

9. **Take action.** If you're worried, do something to resolve the source of your worry. By taking action, you're taking responsibility. You also become more focused on your plan, which takes your mind away from your worries. ***The more you do to resolve the situation, the less fear and anxiety you'll feel.***

10. **Distract yourself.** Sometimes there's nothing you can do about the situation. In those cases, distractions can provide relief. Ensure that your distractions are positive, such as reading something beneficial or getting some exercise. At the very least, avoid distractions that are unhealthy or lead to additional challenges.

11. Use positive affirmations. Keep your mind focused on positive thoughts by saying positive things to yourself. How you talk to yourself affects your mood and experience.

Fear and anxiety can be crippling if allowed to go too far. There are many techniques for minimizing these negative emotions. ***Those that feel fear and anxiety on a regular basis are experts at generating these feelings.***

Become an expert at generating feelings of peace and comfort, instead. It just takes practice.

Can Changing Your Diet Really Help Anxiety?

Can Changing Your Diet Really Help Anxiety?

Did you know that your diet can affect anxiety levels? If you're tired of only using medications for your anxiety, consider how you can incorporate lifestyle changes such as diet modifications to help.

As with any change you may be considering, talk to your doctor ahead of time about any concerns you may have.

Try these diet strategies to help lessen anxiety symptoms:

1. Eliminate alcohol. Although there is a belief that alcohol can relax the body, it can be harmful for those with anxiety.

- Alcohol affects the body in many ways, including making you more dehydrated. It can also affect hormone levels and other things that can lead to anxiety.
- If you drink too much, you may not be eating enough food. Alcohol has a lot of calories and carbohydrates, but they're not healthy. Not getting the right nutrition can hurt your entire body and increase anxiety. Avoid using alcohol as a substitute for lunch or dinner.
- **Experts point out that the toxins in alcohol can increase anxiety attacks.**

2. Watch out for caffeine. It may not be easy to stop your coffee habit, and mornings may be more difficult. However, eliminating caffeine can help reduce anxiety.

- Too much coffee can act like a stimulant for anxiety.
- Coffee can increase your heartbeat and make you feel as if you're having a

panic attack.

- Caffeine is addictive, so you may have trouble eliminating it at first. Pay attention to the hidden sources of caffeine such as dark chocolate and other products.

3. Beware of refined sugars. Refined sugars can make anxiety worse, and these sugars are hiding in many of the foods you may eat.

- These types of sugars are included in a variety of products. Carefully read labels to ensure that there are no refined sugars.
- Sugar acts like a stimulant, so your anxiety symptoms can increase.
- **Refined sugars can be in many things that you might not even suspect, including bagels, cereals, oatmeal, crackers, and other products.** Even canned vegetables may have unnecessary added sugar.

4. Get enough B vitamins. Research shows that a lack of B vitamins in your body can contribute to anxiety. Pay attention to how many B vitamins are in your diet.

- It's easy to get a deficiency of these vitamins, so try to eat more legumes, meats, eggs, rice, leafy greens, and other sources of these nutrients.
- Consider eating more asparagus and avocado. **Studies have revealed that these two vegetables can lessen the symptoms of depression and anxiety.** Avocado has B vitamins and asparagus has folic acid.

5. Look for your own triggers and eliminate them. You may have specific foods that trigger anxiety, so it's important to determine which foods can negatively affect you in this way.

- **In some cases, the anxiety-triggering foods or beverages are linked to traumatic events.** A difficult memory can rise to the surface after eating or drinking them, causing anxiety.
- In other cases, food intolerances and allergies may cause anxiety. There are reports that show some people react to dairy, and it can mimic some of

the symptoms of anxiety.

- **Many of the common triggers include dairy, gluten, processed foods, soda, and fried foods.**
- Keep a food journal and track how you feel after eating dairy, fried foods, or other things you suspect may be triggers. Make a note about your emotional well-being before and after eating each item. This will help narrow down the list and make it easier to see what food should go.

The food that enters your body can affect more than just the scale. It can also affect anxiety levels. Pay attention to what you eat each day and keep track of anxiety symptoms that manifest themselves after you eat certain foods.

DOING THIS FOR 30 MINUTES A WEEK HELPS PREVENT DEPRESSION

Doing This for 30 Minutes a Week Helps Prevent Depression

The complications of modern life can leave you feeling stressed and lonely, but the solution is sometimes surprisingly simple. ***A recent study found that visiting a park for at least 30 minutes a week significantly reduces the risk of depression.***

Scientists in Australia found further evidence of what researchers have been saying for years. Connecting with nature enhances your physical, mental, and social wellbeing.

If you're ready to beat the blues, check out these tips. You'll find ideas for making the most of your local park, and discover other ways to commune with nature.

Benefits of Parks and Other Natural Settings

- 1. Increase your happiness.** *Contact with green spaces makes us happy.* Whether it's a spectacular waterfall or a simple flower bed, we appreciate the beauty and order in our surroundings.
- 2. Boost your health.** Spending time in parks has been shown to lower high blood pressure and reduce the risk of hypertension and heart disease. Being outdoors can also help you lose weight and sleep well if it increases your physical activity and exposure to morning light.
- 3. Socialize more.** Parks bring together citizens from different walks of life. Whether you're people watching or flying a kite, you share a positive experience.

Ideas for Using Your Local Park

1. **Work out.** Today's parks often offer much more than jogging trails. Look for circuit training stations, softball fields, and tennis courts. Exercise requires less effort when you're admiring the scenery.
2. **Eat lunch.** Squeeze a break into your busy schedule by eating lunch outdoors. Packing a bag lunch usually cuts costs and calories compared to most restaurants.
3. **Attend events.** Check the calendar on your park's website. You may find free concerts, movies, and family events.
4. **Pause to think.** *Practice meditation in the park with a group or on your own.* Find a comfortable place to sit and breathe.
5. **Clean up.** Now that you realize how much your park does for you, you may want to give something back. *Join volunteer programs that pick up garbage, plant trees, or conduct tours for school children.*

More Tips for Enjoying Nature

1. **Take a walk.** What can you do if there's no park nearby? Stroll around the neighborhood or a local college campus.
2. **Plan your vacation.** Go camping or incorporate outdoor activities into any vacation. You can rent bikes or kayaks. Breakfast on the beach or go horseback

riding in the mountains.

3. **Tend your garden.** Growing your own food and flowers is a great way to increase your gratitude for the earth. Plant tomatoes in your back yard or share a community plot.

4. **Go for a dip.** While green spaces provide impressive benefits, blue spaces may be even more powerful. Spend some time near water. ***Install a fountain in your back yard or ask a hotel if you can purchase a pool membership.*** Some facilities offer discounts for local residents.

5. **Bring your pet.** Observing wild animals is entertaining and educational as long as you take reasonable safety precautions. If you want to interact more closely, walk your dog or play Frisbee together.

6. **Gaze at stars.** Learn about science the fun way while you stimulate your sense of wonder. Shop for a basic telescope or check the calendar for public programs at community observatories.

7. **Redecorate your home.** For rainy days, invite the outdoors in. Arrange your furniture so you sit by a window with a view. Set out fresh flowers or pretty seashells.

Talk with your doctor if you're experiencing symptoms of depression that interfere with your daily life. Otherwise, increasing your exposure to green and blue spaces may be all you need to lift your spirits and stay fit.

FEELING DEPRESSED? 10 THINGS YOU CAN TRY BEFORE CALLING YOUR DOCTOR

Feeling Depressed? 10 Things You Can Try Before Calling Your Doctor

Just as you don't have to call your physician for every little ache, pain, and sniffle, you don't have to run to your doctor because you're feeling a little depressed. **Of course, if you're severely depressed or are considering harming yourself, call your doctor right away.**

Take a quick survey of your life. You might have a good reason to feel depressed. Therapy and a daily pill won't miraculously alter your life automatically, but they might put you in a better position to rebuild your life.

Then again, you might be able to get yourself back on track with a little work.

Consider trying these strategies to address your depression:

- 1. Take care of your body.** When your body is poorly taken care of, your mind suffers as well. One of the best things you can do when you're feeling depressed is to put some emphasis on your body. **Eight hours of sleep, healthy food, and a reasonable dose of exercise can do wonders for your mood.**
- 2. Spruce up your environment.** Feeling under the weather psychologically? It's time to declutter. Buy a plant. Hang some artwork that you love. Pick up your bedroom and make your bed.
- 3. Get outside.** Fresh air and sunshine can be just what you need when your mood is poor. Go for a long walk and just enjoy being outside. Listen to the birds or your favorite music. Get out of your head for an hour.

4. **Play a game.** It could be a board game, lawn game, or video game. Play a game and have some fun. If you can do it with someone else, that's even better. Who doesn't like a good game?

5. **Create something.** Paint a picture. Build a deck on your house. Hang a shelf in the garage. Make a website. Bedazzle your jeans. Create a scrapbook. Create something and notice how it impacts your mood.

6. **Use affirmations. Fill your mind and attention with positive thoughts and ideas** by using affirmations. Make a list of 10 positive things you can say to yourself and repeat them as much as you can. Whenever a negative thought appears, try using your affirmations and see what happens.

7. **Stay busy.** This one is tough, because you likely want to sit around and do nothing, but that's likely to make you feel even worse. Use your time wisely by giving some of the other tips on the list a try.

8. **Interact with others.** Avoid spending all of your time alone. At the very least, find someone online to chat with. **Ideally, find someone you can see in the flesh and have a conversation with them.**

9. **Remember your accomplishments.** Give yourself something positive to think about by remembering all the great things you've done. Relive that little league homerun, graduating, or finishing your first road race.

10. **Make a reasonable plan for the future and begin working on it.** Depression leads to getting stuck. One of the best ways to get unstuck is to create a vision for the future and begin working toward that. It might give your mood a great boost.

Depression should be taken seriously, but that doesn't mean that every bout of

depression requires professional medical care. There are things you can try before calling your physician. Again, if you're really under the weather or have thoughts of hurting yourself, ensure that you see your doctor.

The Surprising Link Between Diet and Depression

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Not all antidepressants come in a pill. A new study suggests that food can dramatically enhance your mood.

Researchers at Deakin University in Australia tested the theory on a group of participants with unhealthy diets who experienced moderate to severe depression. Half were asked to switch to a modified Mediterranean diet and nutritional counseling, while the other half continued their usual eating habits.

After 12 weeks, the Mediterranean-style diet group had significantly fewer symptoms, and 32% were in full remission. The other half, who received only social support, showed far less progress.

While these results are dramatic, you don't have to be clinically depressed to reap the benefits of eating more produce. **Another study at the University of Otago in New Zealand found that extra servings of vegetables and fruits boosted the psychological wellbeing of healthy young adults in just 2 weeks.**

See how changing your diet could cheer you up. Run through this list and go visit your local grocer or farmers market.

Fighting Depression with What You Eat

- 1. Focus on whole foods. Fill up on natural foods that are full of nutrients and fiber that your body needs.** Aim for at least 5 servings of vegetables and fruits each day, along with plenty of lean protein and healthy fats.
- 2. Limit processed fare.** The other side of the equation is to cut back on junk food

loaded with empty calories and sugar. That includes beverages as well as solid food.

- 3. Toss a salad.** Leafy green vegetables contain folate, which may relieve depression, as well as reducing your risk for certain cancers. Add a handful of beans or shrimp to your salad to make it a balanced meal.
- 4. Ferment it.** Probiotic and prebiotic nutrients are gaining a lot of attention as scientists learn more about how intestinal bacteria affect the brain. Sample fermented dishes like miso soup and kimchi dumplings.
- 5. Go fish.** Omega-3 fatty acids can also lift your spirits. You can find them in fatty fish like tuna and salmon, as well as soybeans, spinach, and walnuts.
- 6. Enjoy chocolate.** What could be easier than eating chocolate? Dark chocolate contains serotonin and antioxidants that help reduce stress. Be sure to watch portion sizes and check labels for actual cocoa content.

Fighting Depression with How You Eat

- 1. Cook vegetables lightly.** Cauliflower and carrots are even more nutritious when you prepare them quickly in minimal water. Try steaming or microwaving.
- 2. Seek variety.** Different produce contains different vitamins. If you eat a variety of colors, you're likely to wind up with a good balance.
- 3. Eat in.** It's easier to control what you're consuming if you're doing the cooking yourself because restaurants tend to add more fat, salt, and sugar. Brush up on your kitchen skills and bring your lunch to work.

4. **Treat yourself.** Forget about forbidden foods and allow yourself an occasional indulgence. It will make it easier to stick to your diet in the long run.

5. **Keep a journal.** Strong feelings like depression or happiness can affect your food choices. **If you struggle with emotional eating, write down what you eat and what's going on at the time.** You'll be able to spot your triggers and figure out alternative approaches.

6. **Make friends with food.** Strict diets can make you feel deprived or guilty. Remember that food nourishes your body and mind, and eating can be a lot of fun.

If you think you have signs of depression, it's important to talk with your doctor who may recommend talk therapy and medication in addition to any dietary changes. If you just want a little more energy and happiness, extra broccoli and blackberries may be all you need.

3 MENTAL HABITS THAT Keep You From Losing Weight

3 Mental Habits That Keep You From Losing Weight

You probably think that you know how to lose weight. You need to eat less, and exercise more. However, to slim down successfully, you have to prepare mentally as well as physically.

The psychological factors may be more important than you realize.

Subjects in one university study lost 5 times more weight than average. The secret was learning a visualization technique where they imagined reaching their goals, and the impact it would have on their lives.

Put your mental powers to work for you. Take a look at 3 common habits that could be holding you back and learn what to do about them.

Be Realistic Instead of Overreaching:

- 1. Practice patience.** If you cut calories too drastically, you're likely to lose muscle tissue and deprive your body of essential nutrients. **Losing about 1 to 3 pounds a week is a safe schedule for most adults.**
- 2. Take baby steps.** Small changes add up. **Focus on one habit at a time** instead of trying to transform your lifestyle in a single day. You might try eating an additional serving of vegetables each day or switch from full fat to low fat dairy products.
- 3. Avoid comparisons.** Celebrate your own body and personal strengths. Forget about keeping up with celebrities who have the time and money for expensive

spas and day-long workouts.

4. **Allow some leeway.** Forget about forbidden foods too. A diet that is too restrictive may make you more vulnerable to temptation. Enjoy your favorite treats in smaller serving sizes or save them for special occasions.

Seek Support Instead of Going it Alone:

1. **Ask for help.** Many studies have found that the social support in programs like Weight Watchers can make a big difference. Let your family and friends know what kind of help you need. Ask your partner to refrain from teasing you or hang out with someone who eats healthy.
2. **Find a buddy. Slimming down is more fun when you have a fitness partner.** You may also feel more accountable knowing that someone else is depending on you.
3. **Go online.** Are you relying more on virtual communications these days? Use your computer to take Zumba classes or work with a nutritionist. Join a forum where you can share advice and encouragement.
4. **See your doctor.** You may need to check with your physician before you start a weight loss program. That's especially true if you're significantly overweight, sedentary, or coping with a chronic condition.

Plan Ahead Instead of Eating Mindlessly:

1. **Set goals.** Increase your chances for success by setting specific and compelling targets. You might aim to lose a certain number of pounds or inches off your waistline each month. You could also use process goals, like eating breakfast each day or cutting back on sugar.

2. **Create menus.** It's easier to make healthy choices when you decide what to eat in advance. Who needs junk food when you have delicious and nutritious meals and snacks to look forward to?

3. **Shop carefully.** More than 70% of supermarket items are ultra-processed products high in sugar, salt, saturated fat, and empty calories. **Stick to the outer aisles where you'll find vegetables, fruits, and other whole foods.** Read labels carefully to understand what you're buying.

4. **Monitor your schedule.** Do you eat for entertainment or comfort? Try managing your time differently, so you can enjoy more enriching non-food activities. Turn off your TV and play tennis. Invite friends to join you for a hike instead of your usual weekend brunch.

Changing your mindset can give you the motivation you need to lose weight and keep it off. Develop mental habits that will help you to reshape your body and enjoy a long and active life.

9 Ways to Lose Weight Without Exercise

9 Ways to Lose Weight Without Exercise

Losing weight requires a calorie deficit, which means that you must burn more calories than you consume. In order to do this, consider both what you are eating and how much exercise you get.

For many, though, it can be difficult to exercise, which limits your ability to burn calories. In this case, what can you do? Luckily, there are still many things you can do to lose weight.

Here are some ways to lose weight without exercise:

- 1. Chew thoroughly.** When you chew your food thoroughly, you slow down the speed in which your food gets consumed. This gives your brain time to process how much food you've had and let you know when you've had what your body requires.
 - This helps to reduce your food intake and ultimately the number of calories you consume.
- 2. Use a smaller plate.** Using a smaller plate will help to cut down portion sizes. When serving food on a smaller plate, it will appear much larger, but in reality, you are consuming much less than usual.
- 3. Eat plenty of protein.** A diet rich in protein can help increase feelings of fullness, reduce hunger, and keep you from consuming too many calories.
 - This is because protein can affect hormones such as ghrelin and GLP-1, which play a role in hunger and fullness.

4. **Hide unhealthy foods.** If you can store unhealthy foods out of sight, this will help reduce your cravings for them. Similarly, if they are stored where they can be seen, you're naturally more likely to reach for them.

5. **Eat foods rich in fiber.** Fiber aids with your digestion, plus certain types of fiber can help you feel fuller for longer.

- Viscous fiber forms a gel when it comes into contact with water. This gel in your stomach will slow down the rate that your stomach empties.

- **Good sources of this type of fiber include oats, beans, asparagus, and flax seeds.**

6. **Drink plenty of water.** Water has no calories, so when water is your beverage, your only calories come from your food.

- Research has also found that drinking water prior to a meal can help reduce hunger and the number of calories consumed during the meal.

7. **Eat without distractions.** You're more likely to overeat when distracted. Put aside electronic devices, including TV and cell phones, when eating. When you pay attention to what you are eating, you will find yourself eating less and consuming fewer calories.

8. **Sleep more and avoid stress.** When you don't get enough sleep, the production of the hormones leptin and ghrelin may become disrupted, which may lead to hunger and cravings.

- Stress can have a similar effect on your cravings, as it causes the production of cortisol to increase.

9. **Serve unhealthy foods on a red plate.** It has been found that simply putting unhealthy foods on a red plate can trigger you to eat less of them.

- One possible explanation for this phenomenon is that we associate the color red with stop signals and other warnings.

Any sort of movement or exercise will help burn off more calories. **Plan activities that you can enjoy so that they don't seem like exercise:**

- Play with your children or pets.
- Enjoy a rollicking game of your favorite sport with friends or neighbors.
- Even going for a leisurely stroll in your neighborhood or nearby park will give you an opportunity to add some serenity from nature to your life while helping you to lose weight.

As you can see, there are many things you can do that will help reduce your calories without having to exercise.

15 EASY LUNCH TIPS

to Help You Lose Weight

15 Easy Lunch Tips to Help You Lose Weight

Your lunchtime habits can make or break your weight loss plans. Fast food burgers and fries often contain more calories than you need for the entire day, but there are many simple options that will satisfy your hunger without putting on extra pounds.

Your midday meal can be delicious and nutritious without requiring a lot of money or time. **Start with these ideas for using your lunch hour to help you slim down.**

Bringing Your Lunch:

1. **Prepare the night before.** If you spend most mornings rushing around to get everyone ready for school and work, give yourself a head start. Look for recipes you can make before you go to bed, like putting your smoothie ingredients in a blender jar in the refrigerator so you can just hit a button in the morning.
2. **Start from scratch. Bringing frozen pizza to work is really just about the same as ordering take out.** Switch to whole foods and home cooking.
3. **Focus on plants.** Try to get at least half your calories from vegetables and fruits. Enjoy a variety of salads, sandwiches, soups, and other dishes.
4. **Master the microwave.** Do you yearn for a hot meal? Pack an insulated lunch bag with thermos containers of chili or lasagna you can quickly heat up at noon.

Going Out for Lunch:

1. **Seek support.** Studies show that we tend to consume more calories at a restaurant if we're with companions who indulge too. **Invite your coworkers to make a pact to order lighter dishes.**
2. **Check the menu.** What if the choices are limited to cheesesteak and Buffalo wings? Go online before you visit a new restaurant to ensure they serve grilled fish or pasta with vegetables.
3. **Eat soup.** Whether you prefer minestrone or clam chowder, you'll find that most lunch spots offer some kind of soup. **Soup helps you to slow down so you may feel full while eating less.**
4. **Inspect your salad.** Some salads turn out to be the most fattening item on the menu. Go easy on the bacon, cheese, croutons, and creamy dressings.
5. **Ask for substitutions.** You might enjoy your favorite lunch dishes just as much with a bit less sugar, fat, and salt. Some restaurants have no substitution policies, but others will be happy to accommodate you.
6. **Bring back leftovers.** Serving sizes are often massive. Push half your food to the side of the plate so you can take it home for dinner or lunch tomorrow.

Other Ideas:

1. **Stay on schedule.** Skipping breakfast or lunch to save calories will probably backfire. You usually wind up so hungry that you raid the vending machine or overeat at your next meal.
2. **Eat mindfully.** **Paying attention to your food encourages you to make healthier choices and enjoy your meals more.** Leave your desk for lunch. Sit

down someplace where you can relax and forget about the office for a while.

3. Walk around. Prolonged sitting contributes to obesity and back pain. Use your lunch hour to stroll around the block or climb the stairs.

4. Visit the gym. Check out the gyms near your office. Your employer might be able to negotiate a group discount if you and your coworkers want to work out during the day when they're less busy.

5. Take a class. Similarly, many fitness centers offer group classes at lunchtime designed to get employees back to work on time. An hour of cycling followed by a smoothie may give you more energy for the rest of the afternoon.

Enjoy a light and scrumptious midday meal each day of the week. Healthy lunch habits will help you lose weight and shape up.

A 5-Minute Guide to Fitness Nutrition

A 5-Minute Guide to Fitness Nutrition

There's some truth in the saying that you are what you eat. If you want to be a fitness buff, it's important to follow a healthy diet.

It's easy to feel overloaded by the nutrition information provided by daily news and the diet industry. That's especially true when some advice seems to contradict each other, and you're trying to maximize your workouts as well as your general wellbeing.

Still, it's worth paying attention because **the foods you choose and the way you eat can help make your workouts more effective.**

Find out what you need to know with this quick guide to fitness nutrition.

How to Eat Before and After Working Out:

1. **Keep it light.** When you're preparing to work out, you want to eat enough to give you energy and stabilize your blood sugar. On the other hand, overeating could weigh you down. Many adults prefer to have a small snack before exercising but **finish any large meal at least 3 hours in advance.**
2. **Consume carbs.** Focus on carbs for your pre-workout snack. They're easy to digest, so your body stores them in your muscles as glycogen and breaks them down when you're exerting yourself.
3. **Monitor your protein.** Most adults need to get about 10 to 35% of their daily calories from protein. If you're trying to build muscle, you may need slightly more. Your body can digest protein more efficiently if you spread your intake

out throughout the day.

4. **Choose whole foods.** Energy bars and protein powders can be convenient and safe for most adults. However, you can also get the nutrients you need from a wide range of ordinary unprocessed foods.

5. **Drink fluids. Staying hydrated enhances circulation and prevents fatigue.** The American College of Sports Medicine recommends about 3 cups of water before a workout, one cup each 20 minutes while you're exercising, and three cups afterwards.

6. **Understand electrolytes.** Plain water is adequate for most fitness programs. However, sports drinks may be helpful if you exercise at high intensity or for more than 90 minutes. These beverages contain additional ingredients, including electrolytes, which are essential minerals like calcium and potassium that you lose when you perspire.

7. **Refuel your body.** Eating after a workout aids recovery. **Have a snack if your next meal is more than 2 hours away.** Choose foods high in protein, such as milk or fish.

How to Eat the Rest of the Day:

1. **Calculate your calories.** You could wind up gaining weight if you overestimate how many calories you burn while exercising. Keep a journal if you need help tracking your activity level.

2. **Increase your fiber. Eating foods rich in fiber is beneficial for any fitness level.** It can help you manage your weight, lower your cholesterol, and maybe even increase your lifespan.

3. **Start with breakfast.** The first meal of the day replenishes your energy and helps you stay alert. If you work out in the mornings, finish your meal at least an hour before exercising, or wait until afterwards. You may be comfortable working out on an empty stomach, or you may need a snack first.

4. **Consider supplements.** What about those shelves of performance aids you see at the supermarket or health food store? **They can't replace a healthy diet, but they may help if you train intensely or have dietary restrictions.**

5. **See your doctor.** For individual nutrition advice, talk with your doctor or a registered dietician. They can advise you about specific supplements, meal plans, and other options.

Taking care of yourself involves many choices. Along with eating a nutritious diet, be sure to manage stress, exercise regularly, and sleep well. Your lifestyle can help you lead a longer and more active life.

ADOPT THESE 5 HABITS AND DEVELOP THE MINDSET OF A FIT AND HEALTHY PERSON

Adopt These 5 Habits and Develop the Mindset of a Fit and Healthy Person

Why is it that some people find it so easy to exercise and eat a healthy diet while so many others struggle? **One of the reasons is a difference in mindset.**

If you view yourself as someone that can't follow a diet, you'll find it very challenging to eat well. Do you see yourself as a person that doesn't go to the gym? If so, you probably won't be able to find your way to the gym with any regularity.

Someone that eats well doesn't view food, or himself, in the same way an unhealthy, overweight person views those things.

With the appropriate mindset, you can do anything!

These habits will help turn you into someone who's naturally fit and healthy:

1. Make healthy choices and recognize them as such. The best way to think of yourself as someone that makes healthy choices is to make them regularly.

- Whenever you make a healthy choice, notice it and announce to yourself, "I'm the kind of person that chooses healthy food over unhealthy food." Or, "I'm one of those people that goes to the gym even if it's raining."

- **When you view health and fitness as part of your identity, the behaviors that support that belief occur naturally.**

2. Consider how each decision impacts your health and fitness. Most people never consider the impact a decision has on their health. They choose food

based on what they happen to feel like eating at that moment. Or, they search for a parking spot as close to the door of the store as possible out of convenience.

- When faced with options, ask yourself, “Which option best supports my health and fitness?”. When you begin asking this question, you’ll begin the process of changing your mindset.

3. Do your grocery shopping the way a healthy person would. Before you head for the grocery store, make a list of everything you want to buy. Review that list and ensure that you’re making healthy choices. Remove any items that aren’t healthy and replace them with healthier options.

- **Stick to your list.** The only reason to stray from your list is if you remember something that you need. Avoid the temptation to pick up anything that fails to support your health.

4. Make time for exercise. Avoid the mindset of, “I’ll exercise today if I have time.” Make time in your regular schedule for exercise. Plan out your week and decide when and where you’re going to work out. You can certainly arrange for 30 minutes of exercise a few times each week.

5. Use affirmations. Write five affirmations that affirm your commitment to health and spend a few minutes each day reciting them. Here are a few examples:

- I consider the impact every decision I make has on my health.
- I make my health a priority.
- I find it easy to stick to a healthy diet.

- I love to exercise and keep my body fit and healthy.
- My mind and body want to be healthy.

Possessing a mindset that supports your goals is a critical part of becoming a healthier person. **We consistently live up to our expectations and beliefs about ourselves.** If you believe you're one of those people that eats poorly and can't stick to an exercise routine, any effort to change this reality will be a tremendous struggle.

If you can develop the mindset of a healthy and fit person, you'll become healthier and fitter. You couldn't stop yourself from making progress even if you tried. Change your mindset and your life will change, too.

Healthy Eating: Five Top Tips

We all know that some foods are better for you than others. We know that it's a good idea to limit fast food, eat more vegetables, drink plenty of water, and stay active. The problem is that sometimes these things are far easier said than done.

There are times where healthy eating feels like an enormous mountain or hurdle to overcome. You may feel uncertain about where to start, how to get going, or what to eat.

The good news is that healthy eating does not have to be hard. Read on to learn what you need to transform your body and enjoy a healthier, happier lifestyle.

Learn About Nutrition

How can you embark on a journey of healthy eating if you have no idea what this actually looks like?

Societal changes, educational limitations, and the availability of fast, convenient food means that many people have no real knowledge of nutrition.

The internet is always at our fingertips, and it is time to use this wealth of information for good. While there is no need to become a nutritionist, it's worth taking the time to understand the basics of a healthy diet.

Understanding things like the benefits of carbs, that all fats are not evil, and how certain foods affect your body can inspire you to change your diet. You also have the knowledge you need to move forward with confidence, and as we all know, knowledge is power.

Create A Signature Dish

Another common deterrent from a healthy lifestyle is a lack of cooking skills. But here again, the internet is your friend. **Once you understand what should be included in a balanced meal, find a delicious recipe that includes all these elements and perfect it.**

This will ensure that you have a go-to healthy dish when time is short. Also, you will never panic at an impromptu dinner party again!

Batch Cook

Learning to batch cook is another great way to ensure that you are eating healthy, even when life is crazy. Set aside some time to cook a batch of meals that can be easily frozen. **When time is short, you can enjoy a freezer meal that is healthy and nutritious.**

Don't forget to double-check which items can and cannot be frozen, and always defrost your meals properly before you start eating.

Shop Smarter

When you shop, always go with a list, and plan your meals in advance. This will help ensure that you only buy what you need. Fill your cupboards with healthy, delicious snacks rather than unhealthy options.

It's always good to enjoy life in moderation, and eating a bit of chocolate as a treat can be a good thing. Just make sure that it really is a treat, and not an everyday occurrence.

Do It For You

Perhaps the most important thing to remember is that you need to make changes for yourself, not for anyone else. This will keep you motivated and on track, and allow you to see the real benefits of a healthy diet.

Final Thoughts

Switching to a healthier diet can take a little prep and practice, but you can rest assured that the benefits far outweigh the stresses. It is a change you will never regret making!

OVERHAUL YOUR DIET IN SIX SIMPLE STEPS

As the old adage says, you can't out-train a bad diet. It's no secret that the journey to health starts in the kitchen. Developing a healthier diet can feel intimidating if you're not used to eating this way, but you can make a huge difference with just a few short, simple changes.

If you want to get in shape, stay lean, and increase your health, read on for the six steps you need to follow to overhaul your diet.

Reduce Sodas And Sugary Drinks

In most cases, it is never a good idea to cut out a whole food group. Balance is everything. However, an easy way to improve your diet is to significantly reduce, or cut out altogether, any flavored waters, sports drinks, juices, or sodas.

These tend to be filled with sugar and offer little to no nutritional benefit.

Increase Fruit And Vegetable Consumption

Fruits and vegetables are another crucial component of a healthy diet and offer the most nutrients per serving.

Fruits and veggies have benefits that can't be obtained from other foods, and they help keep you full for longer. Aim for a minimum of five servings of vegetables per day, and between two and three servings of fruit each day.

Cut Down On Processed, Pre-Prepared Foods

This is a major change, given the focus in society on fast and convenient foods. According to experts, around a third of the calories consumed by the average American occur outside the home, typically in fast-food restaurants or take out options.

Processed foods tend to have more salt and fat, and offer very few nutritional benefits.

Replace your convenience foods with home cooked dishes, packed with vegetables and nutrients. If you are short on time, you can batch cook on the weekends or a free evening. This allows you to enjoy the benefits of freezer food without the downsides.

Cut Down Fried Food

The secret to success is to enjoy everything in moderation, which means you don't have to cut out fried food altogether. You can, however, make healthy substitutes for the majority of your meals. For example, switching butter for olive oil, or deep-fried fish for grilled or poached options.

As a rule, you should seek to eat healthy around 80% of the time, and choose healthy food options during this period. The other 20% of the time you can relax and enjoy butter to your heart's content!

Watch Your Intake Of Grains

Just like fats, grains are not inherently a bad thing. However, it's a good idea to enjoy these in moderation.

Grains can cause bloating and uncomfortable reactions in the gut, and this can leave you feeling less than your best.

Drink Plenty Of Water

Drinking water is the fastest and easiest way to see significant benefits in your health. It clears your skin, improves your energy, and keeps your body balanced and hydrated. This, in turn, allows you to concentrate more effectively.

As an added bonus, water can also be a very useful tool for weight loss. Often, when we think we are hungry we are actually feeling thirsty. A glass of water can satiate your appetite as well as quench your thirst. You should aim for approximately eight glasses of water each day.

Final Thoughts

Getting started with a healthy diet does not have to be overwhelming or intimidating. Making just a few simple changes can offer you significant health, and you don't need to overhaul your entire lifestyle to see results!

Read This Before You Buy an Indoor Exercise Bike

Read This Before You Buy an Indoor Exercise Bike

Indoor cycling is one of the most popular fitness trends. Sales of indoor exercise bikes in the US nearly tripled in 2020, and the boom is expected to continue.

It's easy to understand their popularity. In addition to being able to socially distance, **you can get a great cardio workout without worrying about harsh weather and dangerous drivers.**

With a wide range of price tags and features, the difficult part may be deciding what style is appropriate for you. Consider these tips to help you shop for your indoor bike, as well as tips for how to use it safely and effectively.

Tips for Buying Your Indoor Exercise Bike

You can spend less than \$200 or more than \$2,000 on an indoor bike. Your first decision will probably be choosing between a traditional stationary bike or a spin bike.

The main difference is that spin bikes have a heavier flywheel, so you need to exert more effort. They're also designed more like racing bikes and feel more like cycling outdoors.

Keep these tips in mind, too:

1. **Consider your goals. Your workout plans will determine the kind of bike you need.** Maybe you just want to warm up before other exercises, or maybe you're interested in training more intensely.

2. **Check the adjustments.** You'll be able to adjust the seat, handlebars, and resistance on most bikes. Some will give you a fixed number of settings, while others allow for more precision.
3. **Understand resistance.** Lower-priced bikes will usually have strap-based or friction resistance. Higher-end models use electromagnetics, which are more durable, and offer a smoother ride.
4. **Collect data.** Do you want to track your progress and program your workouts? How about taking online classes and streaming entertainment? Browse for bikes with consoles and connectivity, or you may be able to use your own tablet and speakers.
5. **Lean back.** Recumbent bikes are one more option to consider. **They're especially helpful if you have joint issues or experience pain in your lower back.**
6. **Read the warranty.** Compare warranties to see what replacements and repairs will cost you. Ask questions to be sure you understand the details. Some brands will guarantee the frame for three years or more.

Tips for Using Your Indoor Exercise Bike

Exercise bikes are relatively safe. However, you still need to know how to ride them properly to avoid injuries.

Consider these practices:

1. **Mind your posture.** Set up your bike so that the seat is even with your hip bones. Keep your back straight. Relax your shoulders and lengthen your spine. Hold your head up and keep your feet flat.

2. **Pace yourself.** Increase your time and resistance level gradually, especially if you've been sedentary. Take days off to rest.

3. **Protect your knees.** Indoor bikes are a low impact activity, but you can still sustain overuse injuries. **Warm up thoroughly and listen to your body.** You may need to lower the resistance or stick to upright and recumbent bikes.

4. **Engage your core.** Gently firming your abdominal muscles also helps to protect your knees and the rest of your body. Imagine lifting your navel and pulling it toward your spine. **Remember to use slight pressure, rather than sucking in your stomach.**

5. **Wear gloves.** Do your wrists and hands hurt after you ride? Try to press more lightly on the handlebars. You may also want to buy padded gloves.

6. **Balance your training.** Supplement your cycling with other exercises that increase strength and flexibility. You may want to rotate among other cardio activities too for the sake of variety.

You have many more options when it comes to choosing an indoor exercise bike today. **Being informed will help you to get more value from your investment and have more fun cycling at home.**

Modern Rules for Staying Home Without Gaining Weight

Modern Rules for Staying Home Without Gaining Weight

You may have heard jokes about the quarantine fifteen. For many adults, spending more time at home is making them gain weight. Almost 50% of women and 25% of men said they've put on pounds due to COVID-19 restrictions, according to a WebMD poll.

There are several reasons for this. Gyms are closed. Emotional eating is a convenient way to deal with boredom and anxiety. Plus, your refrigerator now remains within easy reach throughout the day and night.

Learn how to keep off the quarantine weight gain. **Use these tips for eating healthy, staying active, and managing stress when you're stuck at home.**

Eating Healthy:

1. **Plan your menu.** Create new routines that encourage a balanced diet. Figure out what you're going to eat for a day or a week in advance. Planning may also help you cut down on trips to the supermarket.
2. **Choose whole foods. It's easier to resist junk food when you fill up on nutritious meals and snacks.** Get most of your calories from vegetables, fruits, whole grains, healthy fats, and lean proteins.
3. **Drink water.** Thirst can make you feel hungry. Cravings may disappear after you sip some water or herbal tea.
4. **Limit alcohol.** COVID-19 has also caused an increase in alcohol consumption.

Schedule liquor-free days each week to cut down on empty calories and other unwelcome side effects. When you drink, choose wine or a Bloody Mary instead of mixed drinks like a pina colada with more than 400 calories.

5. **Seek support.** Invite family and friends to join you in eating healthier. Share updates on social media, so you'll feel more accountable.

Staying Active:

1. **Exercise outdoors.** Go outside to work out. Maintain a safe distance while you run through the park or ride your bike.
2. **Create a home gym.** You can exercise at home even with limited space and funds. **Try yoga or buy a jump rope and resistance bands.**
3. **Go online.** Do you miss group fitness classes? Your favorite instructors may be streaming their sessions. Contact local fitness centers or browse online to see what's available.
4. **Take active breaks.** The hours can fly by when you're working on a computer or streaming videos. Offset your sedentary habits by taking regular exercise breaks. Do a few push-ups or stretch your legs.
5. **Move more.** Daily tasks count too. Burn calories and tone your muscles doing lunges while you vacuum. Work in your garden or clean out your attic.

Managing Stress:

1. **Sleep well. Your body and mind are more resilient when you're well rested.** Go to bed and get up at the same times each day. Aim for a dark, quiet room to

sleep in.

2. **Meditate daily.** Even a few minutes of seated meditation can help you to live more mindfully. Sit down in a peaceful place. Scan your body and soften up any tight spots. Observe your thoughts without making judgements.

3. **Breathe deeply.** If meditation makes you uncomfortable, maybe you'd prefer simple breathing exercises. **Try alternate nostril breathing to fight anxiety.** Use your thumb to close off one side of your nose at a time and inhale deeply. Repeat 3 times on each side.

4. **Listen to music.** Symphonies and pop songs can help you deal with strong emotions. Create a soundtrack to lift your spirits or calm your fears.

5. **Try counseling.** If daily stress is interfering with your diet and wellbeing, consider seeking professional help. Many counselors are using teletherapy to talk with patients online, so you can stay safe while you receive help.

You can manage your weight while you stay at home. Healthy eating and other lifestyle habits will strengthen your immune system and enhance the quality of your life.

THE SECRET TO LOSING WEIGHT ON A PLANT-BASED DIET

The Secret to Losing Weight on a Plant-Based Diet

When you started your plant-based diet, you expected to lose weight. Now, you feel like you may have been misled. Your bathroom scale says you're heavier than when you started.

Eliminating or cutting down on animal products in your diet can help you lose weight. Numerous studies have found that vegetarians and vegans tend to have less body fat than meat eaters.

There are also many other health benefits to eating more plants. That includes lowering cholesterol and blood pressure, as well as reducing your risk for heart disease, diabetes, and certain cancers.

However, as you may have discovered, these outcomes are not automatic. **Learn how to make your plant-based diet lighter and healthier.**

Avoiding Common Pitfalls:

- 1. Limit processed foods.** With or without animal products, frozen dinners and packaged sweets tend to be high in sugar, salt, unhealthy fats, and calories. Opt for whole foods instead. **You can still buy convenient items like plain frozen vegetables and fruits.**
- 2. Monitor serving sizes.** Maybe you thought you could eat more when you gave up meat. Try shrinking your portions and take time to savor each bite. Plan your meals and snacks instead of grazing throughout the day.

3. **Dine at home.** Vegan and vegetarian options can still be fattening. Preparing your own dishes gives you more control over the ingredients.
4. **Be flexible.** On the other hand, you may have become too strict. **If you try to survive on salad greens and grapefruit, you'll miss out on essential nutrients and start craving sweet potato fries.**
5. **Consider your lifestyle.** Remember that your diet is just one part of taking care of yourself. Examine your other habits to ensure that you're exercising regularly, sleeping well, and handling stress constructively.

Making Smart Choices:

1. **Increase your fiber.** One major advantage of plant-based diets is that you're likely to eat more vegetables, fruits, and whole grains. These kinds of foods are high in fiber, which helps you feel full while eating less and may even extend your life.
2. **Count calories.** If you want to lose weight, you'll still need to watch your calories. That will probably mean going easy on the dairy products, nuts, and seeds.
3. **Restrict fats.** Olive oil has many health benefits, but it's still about 120 calories for just one tablespoon. Use plant fats sparingly.
4. **Consume more protein.** Vegetarian and vegan diets can fulfill your protein needs, even if you're a serious athlete. **In fact, lentils have more protein than meat. Other smart choices include beans, peas, and soy.**
5. **Enjoy healthy treats.** Did you switch from ice cream to nondairy frozen

desserts? Many brands are still high in sugar and saturated fat. Snack on fruit and air popped corn instead.

6. **Change your cooking methods.** At close to 400 calories, a cup of breaded fried zucchini sticks has almost as many calories as a full meal. If you steam it, it's only 17 calories. You can also look for recipes that involve broiling, grilling, poaching, and baking.

7. **Stay hydrated.** Drinking enough water makes it easier to control your appetite and stay energized. Many fruits and vegetables have a high water content, so they'll help you stay hydrated. **Keep in mind that the more fiber you eat, the more water you need to avoid gas and bloating.**

8. **Seek balance.** Think of your diet as an eating plan you can stick with for life, instead of a temporary solution. You may also want to consult your doctor or a nutritionist to see if you need any supplements.

Nutritious and delicious plant-based diets come in many forms. Find a plan that can help you manage your weight and enhance your overall wellbeing.

5 ESSENTIAL LIFE SKILLS to Teach Your Kids

5 Essential Life Skills to Teach Your Kids

As a parent, you want to do everything to help your child succeed in life. One of the best things you can teach them is important life skills. These skills will help them handle difficult situations and make excellent decisions throughout their lives.

Here are five essential life skills that every child should know:

1. How to handle money. This includes budgeting, saving, and spending. You need to manage your money wisely in order to succeed in life. Consider these tips for teaching your kids how to handle money:

- Encourage them to save up for things they want. You can also give them an allowance and teach them to spend and budget wisely.
- **Help them understand the value of money by showing them how much many things cost.** Also, encourage them to think about creative and honest ways to earn extra money for themselves.

2. How to be responsible for their actions and decisions. This is an important skill for dealing with difficult situations. It's also essential for making excellent decisions throughout their lives. Some practical ways to teach them about accountability include:

- Help them understand that there are consequences for their actions.
- Encourage them to take responsibility for their own decisions. Also, **teach them to think about how their actions will affect others.**
- Lead by example and take responsibility for choices and actions.

3. How to deal with difficult situations and emotions. This is an important skill

for dealing with stress, anxiety, and other challenges in life. It's also essential for maintaining healthy relationships.

- Help them understand their feelings by labeling emotions. Encourage them to express their feelings in healthy ways.
- **Teach them how to problem-solve and find positive solutions.** Also, provide support and understanding when they're going through tough times.
- Encourage them to talk to you or another trusted adult about their problems.
- Model healthy coping mechanisms such as deep breathing and positive self-talk.

4. How to get along with others and work together. This is an important skill for dealing with conflict, building relationships, and working effectively in a team. Some tips for teaching your kids to get along with others include:

- Encourage them to listen to others and share their ideas.
- Teach them how to compromise and resolve conflicts. **Encourage them to cooperate with others and work together towards a common goal.** Also, praise them when they display positive social behaviors.
- They can practice these skills through group activities and sports.

5. How to stay mentally and physically healthy. This is an essential skill for maintaining a healthy lifestyle and preventing illness. It's also necessary for managing stress and emotions.

- Encourage your kids to eat healthy foods and exercise regularly. Help them understand the importance of getting enough sleep.
- Teach them how to deal with stress in healthy ways. Also, encourage them to talk to you or another trusted adult about their feelings.

- **Teach your kids how to practice good hygiene** by demonstrating how to shower properly and clean up their surroundings to maintain a clean and sanitary environment.
- Allow them to take part in sports and group activities.

These are five of the most important life skills that every child should know. **By teaching your kids these skills, you'll help them handle difficult situations and make excellent decisions throughout their lives.** Also, you'll set them up for success in their future endeavors.

Teaching them how to handle money, be responsible for their actions, deal with difficult emotions, get along with others, and stay physically and mentally healthy are essential life skills that will benefit them in the long run. So start teaching them today!

7 WAYS TO DEVELOP YOUR Child's Social Skills

7 Ways To Develop Your Child's Social Skills

There's nothing as painful for a parent as watching your kid grapple with making friends and figuring out how to fit in. You pick your kid up from school and see him sitting by himself, huddled up in a corner, staring at his lunch bag. You ask him how he feels, and he mumbles something about loneliness. It's an unfortunate moment for any parent.

The key to preventing your child from becoming socially isolated is to help him develop social skills.

To teach your child social skills, you must observe him closely. Does he look you in the eye when you start a conversation? Is he easily distracted, or do his eyes light up with excitement? Is he nervous when talking with his friends?

These clues can help you understand why your child has a problem with social skills. And once you know, it's time to get to work.

So how can you help your child develop social skills and begin to feel more comfortable in new situations? Here are some ideas:

- 1. Motivate your child to maintain eye contact.** Eye contact helps others feel comfortable around you. It also enables you to convey your personality.
 - **Encouraging your child to maintain eye contact helps him feel more comfortable in social settings.** It might seem like a simple thing. But it can make an enormous difference if a child feels insecure in a new situation.
- 2. Teach him to ask the right questions.** Too many children -- especially socially awkward children -- worry that they'll say the wrong thing. But **questions are**

great for starting and holding conversations.

- Teach your child to ask good questions by pretending to be a reporter. Act as if you're interviewing your child about his game collections. Then swap roles. You'll notice your child's confidence skyrocket.

3. Find out their interests. Children have different things that interest them. But you may usually find that they have a favorite hobby. **Involve yourself in their interests.** Invite a friend or two to join him in one of his favorite activities.

4. Understand your child's limits. Everyone socializes in different ways. Children are the same. An introvert may feel more comfortable chatting with friends over text, while an extrovert prefers face-to-face interactions.

- **Avoid trying to force your "right" way of doing things onto your child.** Allow him to choose how they interact with their peers, whether it's through live conversations or online chats.

5. Teach him the value of listening. Effective listening is one of the most critical aspects of social interaction.

- Whether your child wants to engage in a group discussion or strike up a conversation with a friend, he must be mindful of how he listens. Listening to teachers is integral to getting the most out of education at school.

6. Play turn-based games. A turn-based game is one in which each player makes their move in turn rather than concurrently.

- A game like that can **help children gain valuable social skills by teaching them how to wait and be patient.** Your child's skills from playing these games will set the foundation for social success throughout his life.

7. Teach him to respect personal space. Some children like to come physically close when they're talking.

- While there's no harm in this, **your child needs to understand that it's rude to invade other people's personal space.** Being able to listen and speak to others respectfully is a crucial skill.

Social skills are essential to a happy, fulfilling life. It's never too early to start teaching your child social skills. It might be a challenge initially, but with patience and perseverance, your child will thank you for it. And remember, social interaction is an important life lesson for your child.

8 STRATEGIES FOR SUCCESSFUL HOMESCHOOLING

8 Strategies for Successful Homeschooling

Your children's education is incredibly important, and there are many considerations that go into making a decision to homeschool your kids. After all, you want to give your kids the best start in life that you can.

Homeschooling includes so many things in addition to academics, such as physical skills, social skills, field trips, sports, music, and much more.

How can you create a well-rounded homeschool program that gives your children the most benefits that you can?

These strategies will help you create a successful homeschooling program for your children:

- 1. Research homeschooling.** Read everything you can about the different curriculums that are available. Talk to other homeschooling parents, as well as their homeschooled kids, to learn from their experience.
- 2. Find out the homeschooling requirements for your area.** This varies from location to location.
 - For example, in the United States, each state sets their own requirements for homeschooling. Some states require attendance records, as well as reports and standardized tests. Other states require little.
- 3. Join a local homeschooling group.** **One of the best places to find out information about homeschooling is from homeschoolers themselves.** You will be able to ask them questions, let them review your practices, and show you what works for them.

- You can also learn what age-appropriate activities are available, plus how the other parents make subjects available to their kids that they don't have expertise in, such as a foreign language or playing a musical instrument.
- Many local homeschooling groups have arranged all sorts of things for the kids, including field trips, sports teams, and even competitions.

4. **Decide on the curriculum.** There are various places online where you can buy a curriculum to use at home. These will vary from traditional textbooks and workbooks for reading, writing, and arithmetic, to more custom curriculum that is aimed more at your own child's interests.

5. **Create your own space for homeschooling.** Where are you going to be schooling your children? Will you be using the kitchen table, or do you have a spare room available to set up for homeschooling? Do you need a blackboard or a desk? What about a computer or space for storage?

6. **Set specific goals.** It is important when homeschooling to set specific goals. This is because you will likely be moving at a different pace to those in traditional schooling. **You'll want to ensure that your child is learning as much as the other children of the same age.**

7. **Create your own schedule.** Once you've thought about goals for your child, it's time to create a schedule that supports those goals. Make a plan of what subjects you are planning to do on each day, and whether there will be any field trips.

- Also, include time in your children's schedule for physical activity, socializing, and making friends. **Extracurricular activities are important.** So are social skills.
- Networking with other parents will help keep you in the loop about what

activities are available for your child.

- Even though you've made a plan, remember that you're allowed to be flexible. That's one of the benefits of homeschooling.

8. Ensure that your child doesn't become isolated. Spending all day with you may seem like a dream but your child may think differently. **They need friends of their own age, so let them be kids too.**

Homeschooling isn't suitable for all children or all parents, but if you are homeschooling, keep these tips in mind for a successful program that can benefit your children for life.

8 TIPS TO BOOST YOUR Child's Self-Esteem

8 Tips to Boost Your Child's Self-Esteem

A child can never have too much self-esteem. On the other hand, the outcomes for children with low self-esteem can be quite poor. As a parent, your child's level of self-esteem is largely your responsibility. **There is much you can do to make your child feel confident and competent.**

Children are sensitive and have a peer group that can be quite harsh, so what you do at home matters tremendously. It's vital that your child have a reserve of self-esteem that can survive the unpleasantness of other kids.

Give your child the best chance to be happy and successful.

Use these strategies to help your child feel good about himself:

- 1. Love your child unconditionally.** Every child should believe he is loved unconditionally. Every child should believe that no matter what mistake he makes or failure he suffers that he is still loved by his parents.
 - Consider the impact it has on a child's self-esteem when she believes she's only loved when she behaves a certain way or achieves a certain result.
- 2. Help your child to set appropriate goals.** Few things are more beneficial to self-esteem than success. Work with your child to set appropriate and achievable goals.
 - **Begin with goals that are very easy to accomplish.** Give your child a taste of success and the confidence boost that goes along with it.

- For example, a good goal for a young child might be to clean their room.

3. Encourage persistence. Success and persistence go hand-in-hand. Find courage in your child to be persistent and you are showing him how to be successful.

- Praise your child when they stick with a difficult challenge.
- One way you can help your child is to set a good example. Show them what it means to persevere.

4. Give your child choices. It's hard to have self-esteem when you don't have any control over your life. Give your child choices to give them the feeling of control. This can be as simple as giving them two options for lunch or allowing them to choose what shoes they wear that day.

5. Discourage perfection. Discourage your child from attempting to be perfect. This is a game that no one can win. Your child's self-esteem will suffer when they realize that they can never be perfect.

- Show your child that you value effort and progress. These are things that anyone can achieve.

6. Avoid over-praising. Your child knows when your praise is excessive. **Give praise where praise is due.** Also, praise your child for making a good effort. Excessive praise has been shown to have a negative effect on a child's confidence.

7. Allow your child to overhear you complimenting them. A child gets a big boost

to their self-esteem when they hear a parent complimenting them to another adult.

- Your children are always watching you. Use that to your advantage.

8. Take good care of yourself. Take good care of yourself and you show your child that you are important. They will believe that they are important and should take care of themselves too. You can model how to make themselves a priority.

There's no doubt that a child with high self-esteem is happier and more confident. We want the best for our children, so it's our responsibility to give our children as much self-esteem as possible.

What we do at home can have a huge impact on our children's future. Teach your children to love and believe in themselves, and they'll reap the benefits throughout their lives.

10 IDEAS TO KEEP YOUR KIDS BUSY AT HOME

10 Ideas to Keep Your Kids Busy at Home

Kids. You love them, but they'll drive you crazy if you let them. It's not easy to deal with your children each and every day when you're used to them being at school for 40 hours each week. Having them at home is a significant challenge.

You hate to see them sit in front of the TV all day long, but you hate to hear them whine about being bored even more.

No one is completely happy about the current circumstances, but as a parent, you have the responsibility to navigate this challenge with your children.

Use these ideas to keep your kids busy at home while maintaining your sanity:

1. **Write.** Most kids love to write stories, make lists, and record ideas. If your child is one of those that likes to write, give them a writing task.

- Tell them to write a scary story about two friends lost in the woods.
- Maybe your child is older and would like to keep a journal.
- **Write a story together.** Take turns writing a couple of sentences. The next person has to pick up where the last person left off.

2. **Art.** Regardless of age, there are many people that like to draw, paint, sculpt, color, or cut and paste. **Have an art hour each day.**

- Watch a video on how to draw a face and practice together.
- Give your child some chalk and tell them to play in the driveway.

3. **Garden.** Gardening can be a lot of fun. It's exciting to plant seeds and watch them grow. Flowers, vegetables, berries, and herbs are all options. Try planting some foods that your child loves to eat.

4. **Hike.** Get out of the house and hike in the woods. Many parks have walking or hiking trails. **It's great exercise and an easy way to change the scenery for an hour or two.**

5. **Bake.** Kids love to bake. Depending on their age, some children need more help than others. Bake a cake. Make some cookies. Allow your child to fix or help with dinner. Try some new recipes.

6. **Remodel.** Let your child remodel their room. It might be time for a new color or a new desk. Perhaps the artwork on the walls is getting a little old. A new lamp? **Give your child some freedom to make their own choices.**

7. **Watch old movies.** Has your child ever seen Goonies, The Karate Kid, or the original Star Wars? Honey I Shrunk the Kids? Relive some of your favorite childhood movies with your children.

- They might laugh at the special effects found in a movie from the 70's or 80's, but that's part of the fun.
- Talk about some of the differences between these old movies and the ones they normally see today.

8. **Old toys.** Pogo stick? Hula hoop? Hopscotch? Old board games? Or maybe pull out some of their old toys from the attic, basement, or garage.

9. **Build.** Build a birdhouse, tree house, doghouse, or a fort. Build something out of popsicle sticks. Construct a raised flower bed. Build some shelves.

10. **Zoom.** While there are many platforms for holding virtual meetings, Zoom has become especially popular these days. **Set up a meeting for your kids and their friends.** They can spend time together and catch up with each other's lives.

If you're at the end of your rope with your kids, you're not alone. It's not easy to keep your kids occupied in a healthy way. **However, there are plenty of things your kids would enjoy doing that they've never even considered.**

Put on your creative hat and give them a few things to do that will benefit them more than watching TV or playing video games. You'll all be glad you did!

13 WAYS TO ENCOURAGE YOUR CHILD'S INTERESTS

13 Ways to Encourage Your Child's Interests

Giving parents and children additional time to spend together has been one of the few bright sides to the pandemic. If your family was home for most of this past year, you're probably more familiar with your child's interests.

Maybe you see signs of talent that you're eager to develop. Maybe you're concerned that they need more constructive options for filling their leisure time. Plus, you may just be tired of hearing that they're bored.

Whatever stage your child is at, encouraging their interests can enhance their future and deepen your relationship.

Try these suggestions for helping your child to figure out what they enjoy doing and what they excel at.

Encouraging Your Child's Interests at Home:

1. **Talk it over.** Your child's passions may be easy to observe, or you may need to work a little harder. Ask them what they like about their favorite things. Listen closely to their answers.
2. **Be flexible.** Are you less excited about dinosaurs than you used to be? **It's natural for kids to outgrow their old passions.** That's especially true if they start hanging out with a new crowd.
3. **Block out free time.** There are actually some advantages to letting kids become bored occasionally. They need unstructured time to do their own critical

thinking and experimenting. Leave some slots open in between soccer practice and piano lessons.

4. **Offer resources.** Create an enriching home environment. Build a rotating collection of books, arts supplies, and educational toys and games.
5. **Mind your budget.** On the other hand, you could go broke trying to keep up with interests that may be expensive and fleeting. Maybe you can rent musical instruments or buy a used mountain bike.
6. **Share your interests.** Talking about your own hobbies is another way for parents and children to bond. Invite your child to join you in cooking a meal or shopping for antiques. **Just be sure to let them make their own decisions, rather than pressuring them to adopt your tastes.**
7. **Provide recognition.** Let your child know that you're proud of their efforts. Display their artwork in your home. Take them out for ice cream or miniature golf.
8. **Maintain balance.** A well-rounded development usually increases the chances for happiness and success. **Teach your child to try a variety of things and juggle different responsibilities.**

Encouraging your Child's Interests Away from Home:

1. **Ask their teacher.** There may be opportunities to integrate your child's interests into their school curriculum. Talk with their teacher about elective courses, independent study, extra credit work, and after school programs.
2. **Join a club.** Reach out to others with similar pastimes. Search online or check

for resources in specialty magazines and shops.

3. **Schedule a camp.** For an immersive experience, consider a themed camp for aspiring astronauts or amateur gymnasts. Contact your local art and science museums to find out more about their summer programs.

4. **Take a vacation. Make your family vacation extra special by letting your child plan activities based on their interests.** Help them to research attractions at your destination. For a road trip, plan a route where you can stop off to see popular beaches and skateboard parks.

5. **Visit your library.** For more ideas and resources, you can count on your community library. Check their monthly calendar for children's events and classes. Search the collection for books and other media. See what suggestions the librarians have to offer.

Help your child to pursue their interests, so they can use their strengths and lead an active life. You may also develop a greater appreciation for their individuality and enjoy a more satisfying relationship.

HOW TO HELP YOUR CHILD BECOME EXCITED ABOUT HOMEWORK

How to Help Your Child Become Excited About Homework

Homework can be an unpleasant chore for both parents and children. It often feels like a necessary evil, but it doesn't have to be that way. **You can do many things to help your child become excited about homework.**

Try these tips:

1. **Establish a homework routine and stick to it.** When you establish a routine, your child knows what to expect and when to expect it. **Here are some helpful tips for establishing a homework routine:**

- Set a good example and show interest in what your child is doing. Your child will feel more motivated to do their homework.
- Help your child stay organized by creating a filing system for school papers and documents.
- Celebrate each accomplishment, no matter how small it may seem. It will help your child feel encouraged and motivated to try their best.
- Make your routine fun by adding in some of your child's favorite activities. Also, creative immersive learning experiences for your child using games, quick-fire question-and-answer sessions, and quiz questions.
- Create a designated workspace for homework. It will help your child focus on their work and avoid distractions. **A designated workspace will give your child a sense of ownership and responsibility for their work.**
- Also, it separates their homework from the rest of their activities. When you have a specific work area, your child knows that it's time to focus on their homework.

- Make sure your child has everything they need before they start their homework. It includes all the materials they need, as well as snacks and drinks. Having everything they need will help them avoid getting distracted while working.

2. Encourage your child to take breaks and get some exercise. It will help them stay refreshed and focused on their work. Taking breaks will also help your child avoid feeling overwhelmed by their homework. Some ideas for break time exercise include:

- Go for a walk with your child. Walking is highly beneficial as it helps them de-stress and rejuvenate.
- **Playing a game of catch is a great way to get some energy out and have some fun while doing it.**
- Do some jumping jacks or sit-ups. This will help get the blood flowing and help your child focus on their work. You can also play some music and dance with your child to make it fun and rejuvenating.

3. Create a fun reward system. It will help your child stay on track and do more. For example, they get a reward for accomplishing their homework goals. It can be anything from extra screen time to a special treat.

- Choose a reward that your child will like. Ask your child what they would prefer regarding bonuses. As long as it is workable, give them what they want. It will motivate them to keep going.
- Make achievable goals and be consistent with the reward system. Children respect consistency, and it will also encourage them to be compatible with their efforts.
- Reward them as soon as they accomplish their goal. You want to capture the moment and celebrate their achievement.

Helping your child get excited about homework can be a challenge, but it's doable

with a little effort. By establishing a routine, setting up a designated workspace, and encouraging breaks, you can help your child stay on track.

And don't forget to celebrate each accomplishment! With a little effort, your child will be excited about homework in no time.

Parenting Tips for Meeting the Needs of Your Teenager

Parenting Tips for Meeting the Needs of Your Teenager

Like Moses leading his people to the promised land, **teaching teenagers to conform to specific standards can be hectic.**

Meanwhile, understanding their feelings and needs is much easier.

We will analyze some of the physical and psychological reasons why most teenagers appear to be nonconformists. Gaining insight into this is essential to enable you to cope with teenagers' behavioral changes.

Keep these reasons in mind:

- The feeling of self-consciousness
- Hormonal changes
- The feeling of maturity
- The desire to be independent
- The desire to be in social groups with peers

Most parents find it very difficult to handle these changes in their children and blame them for their sudden attitudinal changes. Being quick to blame them without understanding the reason for the changes could be harsh and may not be the best approach to dealing with such a situation.

If you consider your teenage children to be troublesome and too difficult to handle, think of calling your mother to apologize to her. You may have been even worse.

Your kids will not skip the changes of the teenage years, so **it's wise to prepare for the changes even before they unfold.**

Common Mistakes Parents Make When Dealing with Teenagers:

- 1. Failure to prepare your teens for adulthood.** Every child must learn the ability to solve problems, handle difficult situations, make important decisions in life, learn composure, and all other moral norms from home.
 - **Parents and guardians are the key custodians of this responsibility, and it's important to oversee that these values are part of their children's upbringing.**
- 2. Being nonchalant.** Many parents give up on their children after several failed attempts to get them on track. Many people believe teenagers have the fundamental right to make their own choices and decisions with minimal suggestions from their parents.
- 3. Failure to set essential priorities.** Too much work with no play makes Jack a dull boy. Likewise, too much play and no work will make Jack a lazy boy.
 - **Teenagers have much energy and, in most cases, will want to channel it into other pleasurable things.**

Tips for Meeting the Needs of Your Teenage Child

Your kids are not as bad as you may think. They need an enabling environment that will offer them the required parental care, guidance, and encouragement as they grow into adults.

These tips will help you guide your teenage child:

- 1. Build a strong parent-child relationship.** Even though your child will try to pull themselves out of the shell, make an effort to draw your child very close to you with love and care. **Let them express their opinions, worries, and present**

issues to you. They should tell you more than they tell their peers.

2. **Find a balance.** Avoid being too authoritative. In your quest to monitor your children, avoid turning your home into a military base where you give orders with no room for opinions.
3. **Take an Interest in what Interests them.** Teenagers discover themselves during their teen years. They explore a lot of things. Make it a point to motivate them in their interests.
4. **Plan times to be together.** Make it a habit to spend time together often. You can have dinner together, watch movies, or play games. **It helps keep intimacy and allows informal relationships to thrive.**

A good relationship with your adolescent children goes hand in hand with their general success and happiness.

Read This Before You Take a Road Trip with Your Children

Read This Before You Take a Road Trip with Your Children

Taking a road trip with your children can be a great opportunity to spend quality time together. However, you may wind up wishing you stayed home unless you prepare for the challenges of sharing a small space for many miles.

Driving cross-country can be a lot different than your usual local errands. You're less familiar with the route, and your kids may become bored along the way.

With careful planning, your vacation can be safe and fun. Follow these suggestions for your next family road trip.

Staying Safe:

1. **Buckle up.** Your kids are probably used to putting on their seat belts. However, it's worth reminding them to stay buckled up even while sleeping. Seat belts save lives and prevent injuries.
2. **Check your car seats.** Visit the National Highway Traffic Safety Administration website to find a child safety seat inspection station near you. Certified technicians will check that your seat is correctly installed and appropriate for your child's age and size.
3. **Plan for emergencies.** Prepare for icy roads or bee stings. Store bottled water and blankets in your trunk. Bring along a first aid kit and contact information for your pediatrician.
4. **Arrange seating.** Cut down on squabbling with strategic seat assignments. **It**

might help to have at least one adult in the backseat.

5. **Drive responsibly.** Talk with your kids about why it's important for the driver to keep their eyes on the road. Ban excessive noise or roughhousing. Pull over if you need to send a text or referee a disagreement.

Providing Entertainment:

1. **Play games.** Choose from a wide variety of classic and computer road games. Introduce your kids to I Spy and 20 Questions. Write your own Mad Libs or buy a magnetic Scrabble board.
2. **Make crafts.** Browse online for digital art activities or paper crafts that are easy to do while riding in a car. **Buy grown up coloring books, too, so you can share the fun with your kids.**
3. **Listen to music.** If you need a break from Baby Shark, apps like Spotify will generate a wide selection of music for kids. Wear headphones or pick tunes that you can sing together.
4. **Bring audiobooks.** While you want to spend time interacting, you may also need a little quiet. Audiobooks or movies can keep kids occupied until you're refreshed.

Other Road Trip Tips:

1. **Research rest stops. Give yourself enough time so you can get out of the car frequently to move around and take in the scenery.** Visit amusement parks and historic sites. Take hikes and picnic in state parks along the way.

2. **Cool off.** On a hot summer day, cold water feels refreshing even if your car is air conditioned. Make a list of beaches, lakes, and water parks that will be within driving distance.

3. **Eat healthy.** Are you looking for an alternative to the fast food places that surround most highways? Pack a cooler with nutritious snacks and salads. Search online for Indian or vegetarian restaurants that may be just a few miles away.

4. **Tidy up.** You'll probably feel more stressed and irritable if your car starts looking like a garbage bin. Keep clutter and spills under control with simple rules and organizing products. Hang a pouch over the back of car seats to hold toys and books.

5. **Share conversation. Having time for extended discussions is one of the greatest joys of family car trips.** Think of some conversation starters before you leave, like funny stories about your own childhood or interesting news events.

Make your next family road trip more relaxing and enjoyable. You'll return home with lots of happy memories that will last a lifetime.

Why Self-Discipline Is Key for Children with Attention Deficit Disorder (ADD)

Why Self-Discipline Is Key for Children with Attention Deficit Disorder (ADD)

Self-discipline is one of the most important areas for a family to pay attention to in raising a child with ADD. Childhood attention deficit disorder (ADD) is a serious health issue that needs to be managed.

The best parenting strategy for children with attention deficit disorder is to teach them how to practice self-discipline.

This is because they are more apt to be impulsive and less likely to listen. This article includes information on what one needs to do to help instill self-discipline in children with ADD.

Children with ADD can be distracted at one time and be hyper-focused the next time. Self-discipline is the heart of this paradox. It's worthwhile to identify the relationship between ADD and self-discipline.

Research has shown that children with ADD have challenges in paying attention in some situations. These are situations that are effortful, repetitive, or uninteresting to them. Sometimes, they pay more attention than unaffected children, such as situations that provide instant payoffs and rewards after completion.

Self-control is about managing your attention span and emotions. It allows people to think, plan, organize, consider alternatives, and sustain focus on situations. Researchers have identified ADD because of delayed or faulty self-control.

We give medications and stimulants to ADD patients to stimulate a center in the brain that governs and regulates humans.

According to Dr. Sam Goldstein, a clinical professor of psychiatry at the University of

Utah, stimulant medications are not effective in reducing the long-term effects of ADD. Programs that increase opportunities to learn self-control in the kids' formative years are crucial.

Consider these strategies that you can do as a parent to teach your children self-discipline:

1. **Maintain consistency.** Give them specific times to do certain activities and avoid changing them. **As a parent, you have to be consistent in enforcing that tasks are being carried out at set times.**
2. **Have a healthy relationship with your child.** There should be an environment where the child can exhibit optimistic and confident social behaviors. A good relationship will lay the foundation for the child's behavior.
3. **Be a role model.** ADD kids need role models. To instill self-discipline, it's important to lead by example. Put up a structure and a routine for your activities and they will learn to do the same.
4. **Reward good rather than punish wrong.** Add incentives, reward good behaviors, and motivate them to practice self-discipline.
5. **Give gentle reminders.** Create efforts to remind them to stay calm and make the right choices when they need to. Research has shown that gentle reminders are effective in getting ADD kids to conform to rightful behaviors.
 - **Teaching self-discipline to ADD kids will enable them to face life challenges, manage stress, and make good choices.** It also enables them to cope with uncomfortable situations healthily.

As you can see, self-discipline and impulse control are key to helping children with ADD do well in school. As parents, it is important that we help support these children. We need to set up a healthy, structured home environment that helps them to reach their greatest potential.

When a child lacks the ability to exercise self-control, they will experience increased

levels of distractibility, impulsive behavior, and poorer academic outcomes. Thus, **teaching a child with ADD self-control skills at an early age will help them become more successful in school and in life.**

7 WAYS TO MAKE MEDITATION EASIER

7 Ways to Make Meditation Easier

Are you struggling with your meditation practice? ***Meditation is one of the best personal development activities you can perform.*** While it takes time and patience to become an expert, there are many things you can do to make your time spent meditating easier and more effective.

Enhance your meditation experience:

- 1. Find the proper position.** You might not be able to sit in a full-lotus position for hours on end, but you don't need to. There are two keys to proper posture for meditation:
 - The position must be comfortable enough to hold for the duration of your meditation. The longer you sit, the more precise your posture needs to be.
 - Your body must be well-supported. Slouching or sitting on a surface that is too soft will make it impossible to sit for long. Your back and neck must be straight, or they will tire.
 - Avoid being so comfortable and well-supported that you fall asleep. For this reason, sitting is ideal. ***Experiment with different positions until you find one that works for you.***
- 2. Start slowly.** It would appear that sitting still and controlling your thoughts for an hour should be easy. It seems like you're not doing anything, so why can't you do it indefinitely, or at least until you need to use the restroom? But meditation is hard work! Start with just five minutes and build from there.

3. **Give yourself the best chance to be successful.** Some situations make meditation easier to perform than others. ***Choose an environment conducive to meditating.***

- Choose the right time. It's easier to meditate when you're relaxed than it is to meditate when you're stressed or pressed for time. Plan your meditation accordingly.
- Limited noise and activity make it easier to concentrate. Find a suitable location for your meditation practice.
- Avoid meditating when tired. You'll find yourself falling asleep.

4. **Consider the use of guided meditation.** It can be easier to meditate to someone else's voice than to take the task on alone. There are plenty of free options online you can try.

5. **Give different types of meditation a try.** One is sure to appeal to you more than others. Do a little research and determine which type interests you the most. Here are a few to get you started:

- Zen, Vipassana, Mindfulness, Metta, Mantra, Transcendental, Taoist, and several types of yoga meditation. Learn enough about each to find a few that you'd like to try.

6. **Meditate with others.** It's not always easy to know if you're meditating properly. ***Meditating in a group setting can provide the instruction and support that you need to advance your meditation practice.*** Give several groups a try before making a decision. You'll find one group that appeals to you more than the others.

7. **Use a timer.** A common challenge is the constant checking of the time. You might want to get it over with, or you might be worried about being late for

your next activity. A timer frees up your attention and permits a higher level of focus.

Meditation is a simple process, but challenging. ***Do everything you can to make your meditation sessions as productive as possible.*** While meditation can be difficult, it isn't impossible. Be persistent and enjoy the many benefits that meditation provides.

8 Ways to Enhance Your Meditation Practice

8 Ways to Enhance Your Meditation Practice

Meditation can be an effective way to reduce stress, achieve clarity, and attain a mentally calm state. **It allows you to view the world from a perspective that isn't tainted by your personal beliefs and past experiences.**

Meditation is simple but challenging to do well. It wouldn't hurt to have a few tricks up your sleeve. There are several things you can do to enhance your meditation practice and receive greater benefits.

Try these ideas for ways to enhance your meditation practice:

1. Be consistent. Have a time and place that you meditate each day. If you want to maximize your skill at meditation, make it a permanent part of your schedule, like brushing your teeth. You always brush your teeth at the same time each day. Do the same with your meditation practice.

- If possible, have a meditation-specific location where you meditate. This can be a spare room or a corner of the house that you can set aside for your practice. Make it comfortable and inspiring.

2. Have at least one longer session each week. While you can receive great benefits from meditating for as little as five minutes, there's something magical that happens when you sit for an hour or more each day.

- Have a session or two each week where you add five minutes each time until you're up to an hour of sitting time. Feel free to go even further if you have the time.

3. Avoid expectations. You'll have good days and bad days when meditating. There are days you feel that you could sit there for hours. There are other days when your mind is running wild, and it feels like you have no control. Both are fine. **Just be aware and sit with whatever is happening.**

4. Avoid meditating when you are fatigued. With enough practice, you can indeed fall asleep in the sitting position! If you're extremely tired, you'd be better off taking a short nap and meditating at another time.

5. Meditate throughout the day. Sitting on your cushion under ideal conditions isn't the only place to meditate. It's just the easiest.

- The real trick is to be able to meditate while sitting elsewhere, like in a hot, noisy, smelly bus. Can you focus on your breath and fully experience your surroundings under those circumstances?

6. Meditate on an empty stomach. It's harder to meditate when you have a big meal digesting in your tummy. You feel tired and sluggish. **Your best meditation sessions will occur when you're alert and able to concentrate.**

- Try not to meditate when you're excessively hungry either.

7. Minimize interruptions. Shut the door and let everyone know that you want an hour of peace and quiet. Turn off your phone. **This is your time.** Take control of it.

8. Try meditating with a group. If you only meditate with a group, try meditating alone. Most people have a definite preference but give the other option a try

from time to time. It's a different experience, and you'll gain a different perspective. You might even make a new friend or two.

Whether you're just learning to meditate or a seasoned pro, you can enhance your meditation practice further. **Meditation is one of the best ways to relieve stress and increase your enjoyment of life.** Consider how you can strengthen your ability to meditate and reap the greatest benefits from your meditation practice.

12 BENEFITS OF KEEPING A JOURNAL

12 Benefits of Keeping a Journal

Some people find journaling appealing while others think it sounds like an incredibly boring activity. If you don't currently write in a journal regularly, you might want to reconsider. **There are numerous benefits to recording your thoughts, life, and aspirations on a daily basis.**

Journaling can help your memory, problem-solving ability, achievement, emotional health, and even your physical health.

Consider these benefits:

1. **A journal serves as a record of your life.** Have you ever thought back on your high school or college days and thought, "What was his name?" Or have you ever wondered if a particular event happened in 1996 or 1997? A journal is a useful way to record the significant events in your life.
2. **A journal can be cathartic.** When you get the tough stuff out on paper, you feel better. **Journaling gives your emotional health a quick boost.**
3. **You view your challenges in a new way.** Things look different in your head than they do on paper or on the computer screen. It's a little less personal when you can see it. You might find that many of your challenges aren't as challenging as you first thought.
4. **You can see your progress.** When you record your thoughts and your life, they're right there in front of you. It's easy to see how much your life is, or isn't, progressing. Just looking back at your old entries can tell you a lot.

5. **You will progress.** When you record the most important happenings for the day, **you'll start to make new things happen.** You'll be embarrassed or annoyed with yourself if you keep recording the same old boring stuff each day. You'll do new things in order to have something interesting to write about.

6. **You'll achieve more.** Studies have shown that just writing down goals significantly increases the likelihood of increasing them.

7. **Journaling organizes your thoughts and improves your problem-solving abilities.** You can clear some of the clutter out of your head when you journal, and your subconscious can begin working on a solution to a challenge.

8. **Your memory will improve.** If you reflect on your life at the end of the day, and record it, you'll be much more likely to remember it. It's a great workout for your brain and an effective way to remember more of your life.

9. **You'll be in good company.** Many famous people kept journals. John D. Rockefeller, George Patton, Benjamin Franklin, Thomas Edison, Winston Churchill, Marie Curie, and Mark Twain are just a few that believed in the power of journaling.

10. **You learn about yourself.** When you keep a journal, you quickly see your behavioral patterns and tendencies.

11. **You can leave them to your children.** Depending on the types of things you choose to write about, you might want to leave your journals to your children or other family members.

12. **Journaling can lead to improved health.** One study at the University of

Auckland showed that **writing in a journal can lead to faster wound healing and minimize the symptoms of several ailments**, including asthma and irritable bowel syndrome.

Consider using pen and paper instead of a computer for your journal. While using a computer can be more convenient, writing engages your mind at a higher level.

There are so many benefits to keeping a journal, not giving it a chance would be a shame. **Try journaling for a full month and then make an evaluation.** Decide for yourself if you want to continue. A journal is a great way to organize your thoughts and record your life.

15 WAYS TO BE MORE COMFORTABLE During Meditation

15 Ways to Be More Comfortable During Meditation

Meditation is good for your mind, but sometimes your body needs a little tweaking to get it to cooperate. These are steps you can take before and after meditating and during your session to relieve physical discomforts and make it easier to concentrate.

Steps To Take Before and After Meditation

1. **Stay active.** An active lifestyle and regular workouts will keep you in top shape for all activities including meditation. *A supple body encourages a supple mind.* Exercise also plays a big role in maintaining an ideal body weight that helps you to feel more at ease all the time.
2. **Train for flexibility.** *Simple stretches help prevent stiffness and aches.* Warm up first to prevent injuries. Hold static poses and gradually extend your range of motion.
3. **Eat light.** Heavy meals tend to cause drowsiness. Select foods that are easy to digest and try eating smaller and more frequent servings.
4. **Limit alcohol and caffeine.** Depressants and stimulants affect both your body and mind. Take prescription medications as directed, but limit other substances that can make you foggy or jittery.
5. **Dress down.** *Wear clothing that feels good.* Garments that are soft and loose will protect you from feeling itchy or pinched. Bring along a sweater you can take on or off depending on the room temperature. Kick off your shoes.

Steps To Take During Your Meditation Session

- 1. Scan your body. *Start out by checking in with your body from head to foot.***
Breathe deeply through your nose. Become aware of any spots that are tense or uncomfortable. Imagine your breath is healing them.
- 2. Minimize saliva.**Our mouths produce saliva all the time but it can feel more conspicuous when you're meditating. Pressing your tongue lightly against the roof of your mouth inhibits any excess.
- 3. Rest your arms and hands.**Bend your elbows and place your hands in your lap cupped together with the palms upturned. If you prefer, you can rest them at your sides.
- 4. Lower your shoulders.**Stress often shows up in raised shoulders. Gently lower them and press them back. ***This will bring your chest forward and make it easier to breathe deeply.***
- 5. Lift your head.**Hold your head up and slightly forward. This will take pressure off your neck.
- 6. Support your feet.**Uncross your legs and place your feet flat on the floor if you're sitting in a chair. If you're sitting on the floor, center them in front of you.
- 7. Relax your eyes.**Avoid eye strain and visual distractions by softening your vision. You can close your eyes or keep the lids barely open. Allow yourself to remain aware of your general surroundings without honing in on any individual item.

8. Shift positions. *It's okay to move anytime you feel stiff or uneasy.* Settle into a new position and resume your meditation. Retrace your recent thoughts if your attention gets pulled away temporarily.

9. Get a chair. Unless you grew up in a monastery, sitting on the floor for long periods may be difficult at first. Pull up a chair. Pick a style with a flat seat and straight back that allows your feet to reach the floor.

10. Walk around. Walking meditation is great for beginners or as a supplement to your seated practice. When your body needs a break from sitting, you can continue your thoughts as you pace indoors or out.

Staying fit and maintaining good posture will enrich your meditation practice. When your body is comfortable, you'll be able to sit longer and experience fewer distractions as you develop greater peace of mind.

16 PRACTICAL TIPS FOR Meditation Beginners

16 Practical Tips for Meditation Beginners

Meditation, particularly mindfulness meditation, has become extremely popular over the last few years. ***While meditation can be very simple, there are several common mistakes and misconceptions about meditation that you'll want to avoid if you're new to the practice.***

Getting started on the right foot increases the odds of maintaining your meditation practice and getting the most benefits from it.

Use these tips to avoid meditation pitfalls:

- 1. Sit up straight.** Slouching may be comfortable for a couple of minutes, but it takes more strength than you think to support poor posture. Sit up straight and let your skeleton support your weight.
- 2. Start slowly. *Just a couple of minutes is enough to start.*** There are two good reasons for this. It's easier to be compliant when you only have to sit for three minutes at a time. It's also challenging to meditate for an extended period of time if you're not experienced.
- 3. Meditate multiple times each day.** By sitting for just a couple of minutes, you should have time to sit for multiple sessions. You might want to try meditating for a few minutes each hour.
- 4. It's all about the breath. *Your breath connects you to the moment and helps to keep your mind focused.*** The breath isn't something to be focused on intensely, rather it acts as an anchor to maintain awareness of the present.

5. **Count if necessary.** If you're struggling to maintain awareness of your breath, count your breaths. Count each inhalation until you've reached five and then start over.
6. **Keep your eyes opened slightly.** It's easier for your mind to wander from the present if your eyes are closed. Keep your gaze lowered and soft.
7. **Acknowledge thoughts but avoid dwelling on them.** All thoughts should be treated the same. They're just phenomena passing through. Let them go and return your attention to the breath.
8. **Be patient.** It seems like it should be easy to concentrate for a few minutes, but the mind likes to stay busy. It's a challenging habit to break. Be patient.
9. **Sit comfortably.** It's not necessary to sit with your legs folded up like a pretzel. *Any position that can be held comfortably for the planned time is good enough.*
10. **Use a timer.** Without a timer, you'll find yourself worrying about the time and continue to peek at the clock. Set a reliable timer and you won't be as preoccupied with the time.
11. **Increase your meditation time by 5 minutes each week.** Avoid the temptation to progress too quickly. Ideally, you'll look forward to your meditation sessions. Progressing too quickly causes restlessness and agitation.
12. **Consider getting expert assistance.** There are many free opportunities to meditate with others. Look for local meetups or contact your local Buddhist temple. With so many people meditating, you're bound to find an expert willing to help.

13. **Take every opportunity to meditate.** Meditating at home under perfect conditions is great practice, but *the ultimate goal is to have the ability to meditate anywhere*. A skilled meditator can meditate on a 99-degree packed, loud, smelly, subway.

14. **Be persistent.** If you're meditating each day with the full intention of improving, you'll eventually become a skilled meditator.

15. **Stretch first.** Your meditation position should be comfortable and easy. If your position feels like a stretch, you won't be comfortable. Stretch first.

16. **There's no reason to be concerned about your hands.** Just place your hands comfortably on your lap. Allowing your hands to be lower can eventually pull down on the shoulders and become uncomfortable.

Meditation can bring you both mental and physical benefits. Use these tips when beginning to meditate and you'll quickly become skillful at a practice you can enjoy for the rest of your life.

Discover the Power of Conscious Breathing to Transform Your Life

Discover the Power of Conscious Breathing to Transform Your Life

Conscious breathing is an important method for maintaining your well-being. Luckily, anyone can learn the technique and use it on a regular basis to strengthen both mental and physical health. **It's easy!**

Discover more about this powerful health strategy:

1. What is conscious breathing? Conscious breathing is becoming aware of the way you take in oxygen and release carbon dioxide from your body.

- **It's possible to use this technique during your normal activities.**
- There are different types of conscious breathing methods, but they all have similar aspects.

2. Enjoy these mental benefits of conscious breathing:

- Conscious breathing can decrease stress and give you inner peace. It can help you focus during difficult moments.
- **It can reduce fear, worry, and anxiety.** It can help you deal with daily conflicts and issues.
- Conscious breathing can help your mind by giving it enough oxygen to focus and strengthen your concentration. It can have a positive impact on memory and test results such as exams in school.

3. See its impact on your body. Conscious breathing makes a positive impact on your overall health:

- Practicing conscious breathing on a regular basis can strengthen lung function and reduce asthma. It may not be able to reverse all damage or

issues, but it can make a difference.

- Conscious breathing can also positively affect the cardiovascular system. Your body needs a constant flow of oxygen to function properly. By getting more oxygen, circulation and blood flow improves.
- **Conscious breathing forces you to breathe through your nose.** Breathing through the nose is healthier. It can make your mouth less dry. A dry mouth can cause tooth decay and affect the overall health of the tongue.
- You might even reduce or eliminate snoring because, when you snore, you're breathing through your open mouth. Even your relationships may improve with a decrease in snoring!
- Conscious breathing can enhance your sleep and give you energy.
- Conscious breathing can also affect your weight. Deep breathing can reduce snoring, which can affect the hunger hormones. When you snore, you don't get enough rest, so the hunger hormones increase and cause weight gain.

4. How to practice conscious breathing. Conscious breathing requires you to focus on how you breathe. It makes you think about the process and regulate it. Conscious breathing forces you to live in the moment and enjoy it.

- **You can become more aware of the process by putting your hand on your stomach.** Relax and breathe in deeply through your nose. As you breathe in, your abdomen will rise. Then, pause and exhale gently. You can feel your abdomen go back down as you exhale.
- You can even practice conscious breathing using various rhythms and patterns.
- Try conscious breathing in a quiet room or area. Avoid interruptions from phones or other devices.

- Combining meditation with conscious breathing makes the technique even more effective.

Conscious breathing is a teachable process that is easy to learn. It can have a positive influence on many aspects of your life.

How to Use Meditation to Strengthen Your Willpower

How to Use Meditation to Strengthen Your Willpower

To the uninitiated, meditation appears to be a relatively easy activity. Most people think it appears boring, but easy. Meditation is anything but. Meditation can be more mentally challenging than taking a cold shower, strenuous exercise, or sitting through an all-day meeting at work.

The urges that cause you to want to overeat, lash out in anger, gossip, or procrastinate are the same types of urges you must learn to overcome to meditate successfully. The urge to quit is great. Your brain tries to rationalize that sitting there is a waste of time.

If you can meditate successfully, you can do just about anything. Most importantly, you learn how your mind works and how it tries to trick you into doing silly things.

Build your willpower through the practice of meditation:

1. Start with just 15 minutes per day. It's quite simple. Just sit in a comfortable position. A firm, straight-back chair is a good option. Leaning back in a recliner can work well, too. Just be certain you can be comfortable enough to remain motionless, but not fall asleep. Sitting on the floor in the corner of the room is another popular option.

- Use a timer so you don't have to peek at the clock.

2. Focus on your breath. Close your eyes. Inhale and exhale. Count each exhalation until you reach 10, and then start over. The whole point is to only focus on your breath. Feel the air passing in and out of you. Just keep your

attention on the breath. Notice the breath, but don't think about it.

- Be aware of your breath, but don't have any internal dialog about it. Don't judge it. Just notice it.

3. Your mind will wander. It's highly unlikely you'll even count to five before a thought intrudes on your meditation. It might be about your boss, the itch on your neck, or wondering if you need to do laundry. That's how poor your ability to focus is.

- **When your mind wanders, just bring it back to your breath.**

4. Notice what happens. Notice how your mind wanders very quickly. You'll probably find that you can't reach 10 breaths even once without an interfering thought. Also notice your self-talk. You'll try to convince yourself that this meditation thing is a big waste of time.

- Just keep doing your best until the timer alerts you that the session is completed.
- When the urge to quit hits you, just relax and return to your breath. This is one of the most useful skills you can develop. You can use it anytime you have the urge to do something you know you shouldn't, like eat a donut or call your ex late on Saturday night.

5. Add 10 minutes each week. Fifteen minutes isn't easy. Twenty-five is even more challenging. Imagine what an hour is like. As your tolerance for sitting and focusing grows, keep adding time. Build up to at least an hour of continuous meditation.

6. **Try to maintain the same feeling throughout the day.** At the end of a meditation session, you feel pretty good. It's the only break your brain gets each day. Try to maintain that feeling as long as possible. When you get stuck in traffic, or are annoyed by a coworker, focus on your breath.

Your ability to concentrate, regardless of the distractions around you, can be built through meditation. **Meditation teaches you how to overcome your learned urges and tendencies.** Your ability to focus can be developed. Meditation is a wonderful tool for building will, discipline, and strength of character. It's also 100% free!

How Visualizing Your Victory Can Make It Happen

How Visualizing Your Victory Can Make It Happen

There's such a thing as "willing" a particular outcome into being. If you've heard people say they "called it theirs" and it became theirs, believe it! ***Visualizing your victory is a proven way to turn it into reality.***

Defining your victory goes hand in hand with mapping out a plan for achieving it. Once you know where you're going, all you need to do is plan your journey for getting there. Sure, it might sound a bit far-fetched. But when you give it a shot, you'll realize the magnitude of this approach.

Follow this sequence of events and learn how to visualize your victory:

1. Focus on the desired outcome. *Focusing on the desired outcome doesn't only mean thinking about it, but also picturing yourself living through it.* When you consistently picture yourself at that point, your mind convinces you to keep pushing toward your goal.

- Each morning, take a few minutes to put yourself in the place you've dreamed of all your life. Is it giving speeches as president of an organization? Or is it moving to your favorite country? Whatever it is, dream about it for a moment each day.
- You'll find that picturing yourself in that position makes you smile. You'll experience the tingly sensations in your stomach that usually come along with excitement.

2. Act on the increased motivation. *As you start to visualize a victory, you'll find*

that your motivation increases significantly. It's a natural progression as your mind becomes excited about achieving the goal. Use your motivation in helpful ways to address your goals.

- When you visualize success, you start to believe that it will come to you.
- Use your newfound motivation to make other things happen for you and your loved ones. Now's the time to give everything your best shot!

3. Develop creativity. Increased creativity is a happy result of your greater motivation. A motivated mind is constantly spinning. It works overtime to find solutions to life's challenges.

- How can you use your creativity? Perhaps you can use it to plot your route towards your goals. It's possible that challenges that seemed unconquerable before are now like a walk in the park.
- Think of the best possible solution to a challenge you are facing. Visualizing the solution can make it easier to implement it.

4. Set realistic goals. Visualization helps you to set short-term, realistic goals. With your eyes on the prize, your focus is now on the objectives for accomplishing your ultimate goal.

- Be grounded, confident, and sensible about your approach. Remember that although your achievement is on its way, there are many things for you to do in order to make it a reality.
- Be fair to yourself. The excitement of achieving what you visualize can be great. But give yourself time to go about it in the appropriate way.

Visualization is very effective when you have major goals to achieve. ***Believe that you can achieve anything your heart desires!*** The victory that you see is bound to be yours. Own it, control how you get it, and embrace it with both arms open when it finally becomes yours!

Meditate for Greater Motivation and Increase Your Productivity

Meditate for Greater Motivation and Increase Your Productivity

The western world is finally catching up to some very important and ancient techniques for vitality and health. For millennia, the eastern world has been using meditation for everything from stress relief to increasing strength and power of workers.

Meditation is a powerful tool that can be used by anyone, anywhere. All you need to do is focus on what you desire, see the path, and put your thoughts into action.

What is Meditation?

Meditation is the practice of mindfulness and spirituality, originally sourced from the Hindi traditions of Vedantism around 1500 BCE. The more modern form of meditation has stemmed from the 5th century version from Buddhist India.

Meditation is the practice of nothingness.

When you meditate, you let go of all worldly tethers in order to find freedom in thought. In meditation, you become the source of happiness, success, and anything you desire.

How to Meditate

In popular movies you'll see monks and other meditation practitioners sitting in a particular way. Of course, this is tradition, but meditation can be completed in any position and any location. Many modern meditation practices have users sitting in chairs, lying down on a comfortable mattress, or even walking.

Here is a simple 3-step guide to meditating:

- 1. Find a comfortable position.** Most meditation sessions last about 30 minutes. In the beginning this may be less, but the idea is to be as comfortable as possible, so your focus moves to the nothing. Sitting, standing, walking, lying - all are acceptable, as long as you focus.
- 2. Breathe easy. The breath is the most important aspect of your meditation journey.** The main cue is to focus on the cool air coming in through your nose, and the warm air leaving. Many early meditators will focus only on the breath, connecting to the most primal aspect of our physiology.
- 3. Eliminate distraction.** In many cases, meditation isn't about thinking about your future. It's about release from the world around you. Eliminating your distractions will help you to focus on yourself.

Increasing Motivation and Productivity

Increasing your motivation is one of the most important aspects of your life. Without motivation you struggle to wake up, to be productive, and to find purpose in your work. **Lack of motivation then becomes the source of your downfall.**

Meditation is a useful practice to increase your personal motivation and productivity.

You can use meditation in two main ways:

- 1. Attraction.** The first method is to use your time during meditation to attract what you desire most. This will enable you to visualize your goals, find sources of motivation, and increase your productivity in order to achieve those goals.

- This is a new form of meditation that has risen from an adaption of

Kadampa Buddhism. Your goal is to visualize your future, and without forcing the situation, live the visualization in order to become more motivated and productive.

2. **Release.** This might sound counterintuitive, but this is the way Buddhism has been taught for millennia. Releasing your ties to all things superficial is one of the best ways you can find personal motivation to achieve what matters to you most.

- Many times, we get caught up in trying to force our motivation, trying to find something that isn't there. **Meditation can teach you to find motivation through the simple idea of letting go and only viewing what is most important to you.**

Motivation can be a tricky thing to come by, but with the help of your own mind and useful meditation techniques, you can find greater motivation and increase your productivity.

TOP 10 PROFOUND LIFE CHANGES YOU CAN EXPERIENCE BY MEDITATING

Top 10 Profound Life Changes You Can Experience by Meditating

Though meditation has been around for thousands of years, it's only now that meditation is becoming mainstream. Even the conservative medical community is singing the praises of meditation. ***Meditation is a simple and free tool that can enhance your life in many ways.*** If you've considered meditation but decided against it, now is the time to reconsider.

Meditation can enhance your life in many ways:

- 1. Meditation can increase self-confidence.** Meditation can help to remove self-doubt and self-criticism. You will become more accepting of your shortcomings. When you are able to accept yourself, you believe that others will accept you, too.
- 2. Meditation reduces stress and anxiety.** During meditation, you focus on something to the exclusion of all other thoughts. It's not possible to feel stressed about your finances or your love life when 100% of your attention is focused on something else. ***You develop the ability to regulate and moderate your emotions through meditation.***
- 3. Meditation provides a method for learning about yourself.** Most of us possess a certain amount of blindness when it comes to our thoughts, behaviors, and tendencies. Meditation encourages self-examination and detachment.
- 4. Meditation can help you to see the truth.** Meditation seeks to remove all of your preconceived ideas and put your emotions on the back burner. ***Without the influence of your beliefs and emotions, it's much easier to catch a glimpse of***

reality. Your ability to make effective and intelligent decisions will grow.

5. Meditation gives your brain a rest. Your brain is constantly working. There's not one moment of the day your brain isn't running at full speed. Even while you're dreaming, your brain is busy creating your dreams.

- When you become an effective meditator, your brain finally gets a chance to rest. ***You'll be surprised how good just five minutes of meditation can feel.*** Many experienced meditators find that one minute of meditation per hour is very beneficial.

6. Meditation can improve concentration. Most forms of meditation require focusing on a thought or object, commonly your breath. All of this concentration practice will bleed over into other parts of your life. You become good at what you practice.

7. Meditation can make you more accepting of others. When you're more able to see your own shortcomings compassionately, you'll extend that same compassion to others. What would happen if everyone took the time to meditate?

8. Meditation can prolong your life. *Meditation has been shown to slow the aging process, both physical and mental.* It's possible this could increase longevity. At the very least, you'll feel, look, and think better!

9. Meditation can boost your level of creativity. By eliminating your negative thoughts and beliefs, you'll have greater access to your creative abilities. Lower levels of stress also increase the opportunity to put your mind to good use. You might be a lot more creative than you've given yourself credit for in the past!

10. Meditation can enhance your health. In a 2008 study, 40 of 60 patients were

able to eliminate the need to take blood pressure medication after learning to meditate. ***Meditation has also been shown to enhance the function of the immune system.*** Consider that one of the signs of aging is a decrease in immune function.

Meditation is one of the most powerful self-development tools available. ***A short meditation session each day can provide profound results.*** The benefits aren't limited to your psychology. Studies have demonstrated physical benefits, too. Consider adding meditation to your daily routine for 30 days and see the results for yourself.

6 TECHNIQUES TO EDUCATE YOUR **Small Children About Money**

6 Techniques to Educate Your Small Children About Money

Children can benefit from finance education at an early age. A study from the University of Cambridge, "*Habit Formation and Learning in Young Children*," found that money habits are formed by age 7. **Researchers share it's important to start basic finance education by age 3.**

Children pick up money habits quickly, so giving them the right direction is crucial.

1. Start with basic currency literacy. A study from Yale University found that children can recognize and remember coins by the age of 3.

- Educate your children about the different coins and dollar bills.
- Consider teaching them about foreign currencies during vacations. This will expand their minds and help them learn more about the countries you're visiting.

2. Create money jars. Money jars are a fun and easy way to educate your child.

- You can create three types of money jars. ***Jars for spending, saving, and giving cover the basic lessons of understanding how to use money.***
- Teach your children how to use the three jars and why they're important.
- Use the jars to separate money after birthday gifts or allowance payments. Children will learn how to save for the future.
- Use the giving jar for charities. Children will learn about giving and understand how they can help others with their money. They can donate the money to local animal shelters or food pantries.

3. **Use coupons.** Coupons can provide an important lesson on saving.

- Cut out coupons with help from your children and leave them in charge of handling the papers at the store.
- According to the Children's Financial Network, ***kids as young as 5 can benefit from learning how to use coupons in a store.*** They will see how to save money and make wiser shopping decisions.

4. **Set a money goal.** Children can set a money goal to purchase a favorite toy or other item.

- ***Money goals are an easy way to teach children financial patience.*** They also provide a lesson on how to save money.
- It's important to set realistic goals, so children will be motivated to stay on a savings plan. If the toy they want is expensive, it can take a while to reach their goals. Will they stay interested? Picking smaller and less expensive targets is better.

5. **Go shopping.** Let your children use their spend jars at the store to make purchases.

- Shopping provides an easy lesson setting. How will your children spend their money? Will they use their entire jars at one store or spread them out over many shopping trips?
- An outing to the local toy store also gives you the chance to discuss comparison shopping. Point out different prices on similar items and teach your children about finding inexpensive options.
- Evaluating the results of the shopping trip will help them understand their choices. How will they restock their spend jars?

6. **Use yard sales.** Yard sales offer another way to educate children about finances.

- ***Yard sales can help you clean out your children's rooms and teach them about money at the same time.***

- Ask your children if they want to participate in the yard sale by selling their old toys or clothes. Help them select items they no longer use and find appropriate prices for them. They can use the experience to refill their money jars.
- Older children can help sell items at the sale. They can keep track of change and watch customers. This is also a valuable opportunity to learn about price negotiations with customers.

Finance education can begin before your children are in school. It's important for them to understand basic money rules and form the right habits.

6 Ways to Avoid Paying Banking Fees

6 Ways to Avoid Paying Banking Fees

How much did you spend on banking fees this year? Surely, you have better things to spend your money on. Luckily, there are ways to avoid these fees!

Follow these tips:

- 1. Understand the fees charged by your bank.** Some banks make understanding their fees more difficult because *a charge can appear on your account without any details*. You can find out more about these fees by reading the documentation you received when opening your account, calling your banker, or checking your bank's official website.
- 2. Discover how you can qualify for a free checking account.** Most banks offer free checking accounts as long as you maintain a minimum monthly balance or receive more than a certain amount via direct deposit. Find out about these requirements and look for an account that requires a minimum direct deposit that corresponds to your paycheck.
- 3. Take advantage of bank promotions.** Some of these promotions help you avoid some fees. For example:
 - Some banks will give you \$100 or \$200 if you open an account and meet a few requirements, such as receiving a paycheck via direct deposit or depositing a certain amount. This promotional offer will cover all your fees for a year or two.
 - If you are enrolled in college, most banks will offer you a free checking account. Bring your school ID when you open your account to qualify for these offers.

4. **Watch for ATM fees.** Fees are charged every time you withdraw money from an ATM that belongs to another bank. ***Use these methods to avoid ATM fees:***

- Always carry \$20 - \$60 in cash with you to avoid having to use an ATM.
- Plan your purchases in advance and drive to your bank's ATM once a week to withdraw all the cash you'll need.
- Install an app on your Smartphone to easily locate the nearest ATM that belongs to your bank.

5. **Spend only the funds in your available balance.** ***Bounced check and overdraft fees are usually the highest bank fees you pay.***

- **Stop using checks.** Checks can make it difficult to manage your budget because they can take days to process. Most places offer other payment options. Besides, you will no longer have to purchase checks when you run out.
- **Get into the habit of checking your balance on a daily basis.** This is very easy to do, thanks to mobile apps and online banking options.
- **Enroll in your bank's overdraft protection plan if they offer this service for free.** Keep in mind that some banks will charge a fee every time you use this service, which can end up being costly.

6. **Be careful with automated payments.** Although automated payments are convenient for paying your bills and avoiding late fees, they might not be your best option. They can drain your account without you being aware of it. It's very easy to set up automated recurring payments for your bills and then forget when the payments are coming out of your account.

- Your best option is to set up reminders on your phone to ensure you don't

forget any bills and to make payments manually by logging in to online banking.

Avoiding banking fees is fairly easy, but it does require you to be more aware of what is going on with your bank account.

Using the same bank for all your accounts and credit cards will make it easier to check all your financial information because it's all in one place. Familiarize yourself with the mobile and online banking tools offered by your bank. These tools will make managing your finances and avoiding fees a lot easier.

7 SIGNS YOU'RE HEADED FOR FINANCIAL DISASTER

7 Signs You're Headed for Financial Disaster

Many of us are good at ignoring the negative trends in our lives. Maybe we refuse to acknowledge a growing waistline or a relationship that's slowly deteriorating. **Many people also ignore the signs of impending financial disaster.** Most personal financial meltdowns happen over time. They're rarely the result of a one-time event.

The warning signs are quite clear. You simply need to look and be honest with yourself.

Do you recognize any of these warning signs in your finances?

- 1. You overdraw your checking account more than once a year.** When you're already struggling to pay your bills with your available income, overdraft fees only make the situation more challenging. Overdrawing your account can be a symptom of these things:
 - **Poor money management.** Some bills simply take longer to clear than others. It's important to do whatever is necessary to stay on top of your pending balance. It can also be a matter of simply failing to pay attention. Having good finances requires regular attention.
 - **Overspending.** Do you have a budget? Are you sticking to it? **Ask yourself why you are running out of money before you run out of month.**
- 2. You're at or near the limit of your credit cards.** Your credit score starts to take a hit when you're above 35% utilization. On a card with a \$5,000 limit, that would be anything above \$1,750. If you're in this situation, you may be tempted to acquire another line of credit. In most cases, this is only a short-term solution with a poor long-term outcome.

3. Relying on a future one-time financial event. Counting on an inheritance or big tax return to balance to your financial situation is a sign of significant debt.

- *It's important to arrange your finances so that your situation is under control without the need for periodic injections of extra income just to get by.*

4. A failure to save any money. A deposit in your savings account can be viewed as just another expense. If you're unable to make that payment, you're headed in the wrong direction financially.

- All it takes is one unexpected bill or the loss of a job and you're in dire straits. Savings is a better financial cushion than credit.

5. Borrowing money from family and friends is another sign of impending financial challenges. Not only is it a sign of financial struggle, it can also be a real strain on your relationships. Most of us loathe asking the people in our lives for money, so recognize the seriousness of the situation if you're considering it.

6. You're dipping into your retirement funds to pay your bills. *Stealing from your future is a good sign that the present is shaky.*

- You're killing the magic of compound interest and likely incurring penalties and taxes by making early withdrawals. You don't have an unlimited amount of time to replace those savings.

7. Using a home equity loan to fill the financial gaps. Using a home equity loan to pay bills or to purchase something you can't currently afford is a dire warning sign. Not only are you financially struggling, you're also putting your home at risk. Think long and hard before borrowing from the equity in your house.

If you recognize one or more of these financial warning signs, do yourself a favor and

start working on a solution. ***When these financial conditions start to pop-up, it's usually only a matter of time before things get significantly worse.*** Make strengthening your finances a priority in your life. You'll be glad you did.

7 STEPS TO ORGANIZING YOUR FINANCES

7 Steps to Organizing Your Finances

You might not consider yourself to be an organized person, but ***your finances are the last place you want to be disorganized.*** Having too little cash at the end of the month is a challenge, but overdraft fees and late fees every month are an even bigger concern. By getting organized you dramatically cut down on the likelihood of these things happening.

Follow these steps and you'll be more organized than you ever thought you could be:

1. Look at your budget every month. Ensure that your budget is accurate. No two months are ever the same, so be sure your budget reflects reality for the upcoming month. For example, electricity bills can be much higher in the summer if you use air conditioning or in the winter if you have the heat turned up.

- If you don't have a budget, make one now! There are an unlimited number of resources available to make the job a lot easier. ***Budgets are critical.*** Your budget is your key to having your money work for you!

2. Utilize financial software. Some of the software available now can really help you to get organized, track your spending and bills, and help with budgeting. Many programs are free.

- You might actually find working with your money to be enjoyable when you can use a computer and specialized software. It's a whole different experience than laboring over your hand-written figures on paper.

3. Keep all your bills in one place. Avoid leaving some of them on the kitchen counter, some in the junk drawer, and some on the desk. Having one specific location for all your bills will ensure that nothing gets lost, and it'll also give you the best chance to ensure that everything gets paid on time.

- Store your bills close to where you normally sit and pay them. Keep them out in the open where you can see them regularly.

- *When you're done paying them, retain any records you need and shred everything else to protect yourself from identity theft.*

4. Pay your bills weekly. Each week, pay any bills that are due in the next couple of weeks. Choose a day and make a habit of paying your bills on that same day each week. Developing good habits is a big part of staying organized.

5. Make a checklist of your bills. This should include all your recurring bills. Then, when the bill arrives, you can note the day it arrived, the amount due, the date it's due, and the day you actually paid it. Any non-recurring bills can be added to the checklist when they arrive.

6. Communicate regularly with anyone who shares your account(s). Whoever pays the bills needs to know what the other person is doing with the account. Develop a system to ensure that the bill payer is kept in the loop at all times.

- Financial matters can be a source of stress in relationships, so work out an effective system *before* it becomes a challenge.

7. Have two accounts. Mishaps are a lot less likely to happen if you have one account that is only used to pay bills. Use a separate account for everything else.

Getting your finances well organized is a pretty simple task once you set up a system that works for you. ***Anytime you can eliminate financial clutter in your life, your mental chaos goes down and things seem to go more smoothly as well.***

These seven tips will provide a great foundation for your organization effort. Regardless of how you've handled your finances in the past, you can put this plan into action today to make your future financial organizing easy and beneficial.

7 Ways to Spend the Rest of Your Life Debt-Free

7 Ways to Spend the Rest of Your Life Debt-Free

A heavy debt burden is like climbing a mountain with 100 pounds on your back. It never gets any easier unless you drop the weight. **Fortunately, it's possible to live a life without any debt!** Eliminating debt and staying debt-free both require discipline and patience. But the freedom you receive is well worth the effort.

Live a life that's free of debt:

1. **Make more money.** The financial gurus are always recommending that those in debt spend less money. If you've already cut your expenses to the bone and are looking for more, nothing is more powerful than making more money.

- **You'll be surprised by how much you can make when you make earning a priority.** Most of us go through life only doing enough work to avoid getting fired. Imagine if you used your time with the intention of maximizing your wealth.
- Making more money will allow you to get out of debt faster, provided your spending doesn't increase.

2. **Save.** A healthy nest egg is one of the best ways to ensure that you stay free of debt. Even a small financial hiccup can result in debt if you don't have the savings to handle the issue.

3. **Be patient.** You never need to accumulate any debt if you're patient enough. There are people that never borrow money to purchase a car or a home. Instead, they save until they can write a check instead.

- This is especially true with impulse purchases. Are you patient enough to wait until buying a new shirt or stereo makes good financial sense?

4. **Avoid materialism.** The less you need to buy, the easier it is to stay debt-free. Focus on the people in your life and contributing to others. Materialistic people face more financial challenges and are much more likely to accumulate debt.

- ***What is most important to you?*** Do you really want an expensive car? Or do you just want to impress the neighbors? How much of your spending is ego-based?

5. **Make sacrifices.** If you have debt, you'll have to make a few sacrifices to get out of debt. If you currently don't have any debt, a few sacrifices will help to ensure that you stay out of debt in the future.

- Make a list of the things that you need versus those that you want. Cut your budget until you're free of debt. Then you can begin adding back a few things.

6. **Prioritize.** You might not be able to afford a grand piano, a trip to Hawaii, a swimming pool, and a new car. However, you might be able to afford one of those items. It's all about priorities. Temper your expectations and decide what means the most to you.

- If you're going to spend money, spend it where you'll receive the most utility. ***Limit your discretionary spending to those things that are most meaningful.***

7. **Pretend you make less than you do.** There are people that live on 50% of their income. Could you do the same? It's hard to lower your lifestyle, but it can be done. For starters, imagine that you make 10% less than you do and either save that 10% or apply it to your current debt.

Imagine a life without debt. No mortgage, car payment, student loan, or credit card payment to hold you down. ***You can be financially free.*** Debt-free living is a lifestyle.

It's not a single event. It's necessary to change your lifestyle and outlook if you wish to become and remain debt-free. Start making the necessary changes today. Soon, you'll be glad you did.

8 Financial Considerations When Starting a New Job

8 Financial Considerations When Starting a New Job

Getting a job offer is always an exciting time. Whether you're getting your first job, a promotion, or changing careers, there's a lot to be happy about. ***But it's always wise to consider the financial aspect of any decision; starting a new job is no exception.***

Before You Accept the Job

1. **Negotiate your pay.** It never hurts to ask for a little more money. Keep in mind that any increase in salary you can get now will only compound your future raises. Respectfully asking for more money doesn't cause any harm.
 - ***Negotiating is the highest paying activity you're likely to ever to take part in.*** Consider that just a minute or two could result in thousands of dollars in additional income for many years. When was the last time you made that much money for a couple of minutes of work?
2. **Ask about the benefits.** Typically, you'll be told the general aspects of the company benefits. Don't be afraid to ask for details. For example, some medical insurance plans are much more expensive than others. A job with a slightly lower salary might be much better when you have all the details.

After You Start Your New Job

1. **Deal with your previous 401(k).** Either roll the money into an IRA or move it into your new 401(k). Resist the temptation to withdraw the money; the tax penalties are significant. Ask your new human resources department about

your options and then make the smart choice.

2. **Keep your lifestyle in check.** Just because you get a raise doesn't mean you have to buy a more expensive house or car. If you can maintain your spending level for even one year, you can save a lot of money. If you do increase your lifestyle, then be sure to bank at least part of your raise.

- ***Getting a raise is a great opportunity to save a lot of money or aggressively pay down your debt.***

3. **Start paying yourself first.** Set up your bank account with automatic savings of part of your increased income so you start saving money immediately. ***It will be easier to start saving now than later because you won't miss money that you've never seen.***

4. **Ensure you're withholding enough for taxes.** It's not financially smart to get a huge refund every year. On the other hand, it can be pretty challenging both financially and psychologically to have to pay more at tax time. Be confident your withholding is enough to guarantee a small refund each year.

5. **Make benefit choices wisely.** Set up your life, health, and disability insurance and other benefits intelligently for your own unique needs. For example, the most expensive medical plan might not be the option you want if you're young and in perfect health. Your life insurance needs will vary depending on your family situation.

6. **Have your paycheck deposited into an interest-earning account.** Interest rates are so low right now that it might not matter a whole lot, but it makes sense to deposit your paycheck into an account that pays interest. You can always transfer what you need into your checking account later.

Being financially healthy is the result of making smart decisions consistently. A job opportunity is a time for celebration; just ensure you're making positive financial moves to take your best advantage of this occasion.

8 GOOD REASONS TO USE A CREDIT CARD

8 Good Reasons to Use a Credit Card

Personal finance gurus spend a lot of energy attempting to prevent us from using credit cards, usually with good reason.

Credit cards are frequently abused and are the cause of a lot of personal debt. ***However, credit cards bring you a lot of advantages as long as you use them wisely.*** In fact, credit cards are frequently a better way to pay for things.

Consider these benefits:

- 1. Signup bonuses.** Many credit cards offer significant rewards when used responsibly. For example, consumers with good credit can be approved for credit cards that offer signup bonuses. These bonuses can be worth \$50 to \$250 or even more. Some credit cards provide points that can be used to redeem rewards like gift cards or airline tickets.
- 2. Cash back.** With the right credit card, you can earn from 1-5% back on all your purchases. ***Depending on how much you use it, that can be like getting a raise at work.***
- 3. Investment rewards.** Some credit cards, such as the Fidelity Investment Rewards card, give a higher rate of cash back. However, that cash back must be deposited directly into an investment account. This is also nice because it encourages you to invest and save.
- 4. Frequent-Flyer miles.** Nearly every airline has at least one credit card offering.

The ultimate value of these cards is really determined by the specifics of the card and the airline tickets you actually receive and use. The details can vary so shop around.

5. **Safety.** Using a credit card makes it a lot easier to avoid financial losses due to fraud or unfortunate timing on automatic payments.

- For example, if you pay your bills with automatic payments directly out of your checking account, these automatic drafts can also potentially result in insufficient funding fees and late payments, which will have a negative effect on your credit score.
- If your debit card is used fraudulently, your money is taken out of your account instantly. It can also take some time to get your money back. By comparison, ***when your credit card is used fraudulently, you don't lose any money***; you simply notify your credit card company and you don't have to pay for those transactions.

6. **Grace period.** Credit card usage gives you time to pay, usually a couple of weeks on the average before any interest kicks in. With a debit card, the money is gone instantly. If you have your money in a high-interest checking account, the amount of interest you will earn can be significantly more over time by paying for your purchases with a credit card.

- When you put your purchases on your credit card, your money will spend more time in your checking account, where it's earning money for you. If you use a debit card for your purchases, the money is in your account for a much shorter length of time, thus earning less interest.

7. **Insurance.** Most credit cards include a plethora of consumer protections that most people aren't aware of. This includes things like rental car insurance and travel insurance. Some product warranties are also made more advantageous when you pay for the item with your credit card.

8. Building credit. If you don't have a credit history or if you need to improve your score, a credit card can help raise your credit score. Obviously, this assumes that you use your card wisely. Debit cards do nothing to help your credit score.

See, credit cards aren't all bad! ***Provided you can use them responsibly, credit cards potentially have a lot to offer.*** So dust off that credit card and put it to good use; just be sure to pay it off in full every month.

8 MONEY TIPS FOR YOUNG ADULTS

8 Money Tips for Young Adults

Personal finance still isn't required in high school or college. This results in many young adults not having a good foundational knowledge of how to manage their personal finances. Fortunately, this subject isn't complicated. A willingness to learn and do a little reading is all that's required.

With a small investment of time and energy, anyone can become fluent and knowledgeable on the topic of money. The payback on this small amount of time and energy is priceless. ***Money challenges are a major source of stress for most adults.*** You can avoid these challenges.

Add these 8 simple tips to your financial knowledge:

1. **Be responsible for your finances.** While there are many great money experts that can help you with your finances, the personal finance field is also full of unscrupulous people.
 - Take the time to read topics that pertain to your finances. Pay your own bills. Stay on top of your money. Avoid leaving the responsibility to someone else.
2. **Be aware of how you're spending your money.** Setting up a simple budget is the first step. Then track how you're spending every cent, at least for the first couple of months. Everyone is surprised by how their money is being spent when they take the time to really examine the issue.

3. **Learn the differences between ‘needs’ and ‘wants.’** It’s not always easy to deprive ourselves of the things we desire. But if you can to say ‘no’ when it’s appropriate, you’ll eventually be able to purchase essentially anything you could ever want.
 - ***Many financial challenges are created by poor impulse control.*** This includes purchasing things you can’t afford and things you don’t really need.

4. **Keep track of your credit score.** Credit scores become more important every year. It’s common for credit reports to have errors, so be sure to review your credit report every year. Take the time to learn about credit and how to build a strong credit profile.

5. **Don’t wait to start funding your retirement.** If you get started early, you can save a lot of money quite easily. A little bit grows into a lot over 40+ years. ***Compound interest works like magic.***
 - If your company offers a retirement plan, be sure to take full advantage. The tax savings and convenience are spectacular. Your company might even match your contributions.

6. **Invest in your career.** Spending money to further your earning power is money well spent. This can include job-related training, books, and formal education.
 - Hiring someone to mow your lawn isn’t out of the question if it permits you to spend time on more important, career-related activities.

7. **Protect your health.** Health insurance is very expensive for most people, but hospital bills are even more. Do everything you can to be as healthy as possible. And find a way to afford health insurance.

8. **Have reasonable expectations.** It’s unlikely you’re going to be living like your parents when you first head out on your own. It will take time to

accomplish what your parents have spent years building. ***Patience is critical.***

Many older adults wish they could go back in time and handle their finances differently. You're in an ideal position to get started down the road to a healthy financial future. Take advantage of your unique situation. ***You can have a life of financial security.*** It's much easier to avoid mistakes than it is to fix them.

THE 4 EXPENSES YOU CAN ELIMINATE TO AVOID UNNECESSARY SPENDING

The 4 Expenses You Can Eliminate to Avoid Unnecessary Spending

If you've had the opportunity to earn an income and watch it slowly disappear, this was written for you. ***You've likely witnessed firsthand how unnecessary spending can result in a less than favorable financial outcome.***

You've probably tried many ways to get your expenses under control without success. You convince yourself that you've "tightened your belt," when in fact there's so much more room to trim expenses.

So what's the next step for you? What else can you do to keep expenses at a minimum?

The first step is to eliminate expenses that can be classified as unnecessary. ***If you're honest with yourself, you'll realize that you're spending way more than you need to.***

Here are four common, unnecessary expenses you might want to consider abolishing:

1. **Indulgence.** Realistically, there's no indulgence that's worth unnecessary spending. If you're rolling in money, you can spend it on anything you want. ***But if you're undergoing financial pressure, avoid indulgence at all costs!***

- You probably love chocolate so much that you buy it in different forms. Chocolate cake, chocolate ice cream, chocolate bars. ***Curb yourself!*** Try to limit what you spend on chocolate. Your bank account and cholesterol could both benefit from your restraint.
- Spa treatments are nice, but are you really in the financial position to be

making weekly appointments?

2. **Any impulse purchase.** *The best way to avoid impulse purchases is to train yourself to look the other way.* Do you go to the mall every week to "window shop" without making a purchase? How does that work out for you?

- Avoid scenarios that usually result in unanticipated expenditure. Only visit the mall if you know what you want or need.
- Look at infomercials objectively. Sure, the deals are sometimes too good to be true. But is the item something you really need?
- Giving in to peer pressure can cause all sorts of issues. If your friend comes over and excitedly shows you a new purchase, just be happy for her. Her new outfit is probably really nice. But refrain from feeling like you have to compete by heading to the mall.

3. **Prizes and treats.** For some reason, there's now a culture of achieving milestones in order to get rewarded. When did the achievement itself lose merit? If you think about it, you probably reward yourself every time you complete your exercise routine!

- **Be self-motivated.** Avoid letting external "rewards" be the driving factor for you to perform as you know you should.
- Perform stocktaking. Determine just how much you've spent on prizes and treats. How many of them resulted from you doing what you ought to do anyway?

4. **Late fees.** Do you constantly leave your mortgage and utility bills until last? If yes, you're subjecting yourself to unnecessary late fees. ***Late fees are one unnecessary expense that can also wreak havoc on your credit!***

- Without even realizing it, you're setting yourself up to lose out on credit-related opportunities. Bear in mind that how you handle credit now impacts the access you'll have to credit later on.
- Take the time to run through your bank statement. Add up all the times you've had late fees imposed. What's the dollar value on those? Could that money have been used for something more worthwhile?

It's very easy to spend more than absolutely necessary. ***But it's also very easy to curb expenditures if you really want to.*** Take the time to assess where you're going overboard with your spending. Identify areas where you can tighten up your budget. You'll enjoy having more income to spend on the important things!

TOP 10 FINANCIAL SKILLS THAT Will Carry You Through Challenging Times

Top 10 Financial Skills That Will Carry You Through Challenging Times

The ability to survive on a modest income is a skill. However, it's a skill that could be useful for anyone, especially in these uncertain economic times. Even if you're great with money in general, you might not have the expertise to live on a low income, and such expertise could come in handy.

Practice these skills and you'll be prepared for any financial challenge:

1. **Be able to differentiate between wants and needs.** What you consider to be a need will change when financial resources are scarcer. Before spending any money, ask yourself if the item or service is a true need or a want.
2. **Save anyway.** Saving is often a challenge during good times. It's even more challenging when money is limited. It's still important to save a portion of any income.
3. **Know how to budget and have discipline.** Just about anyone can create a budget, but it's sticking with the budget that's hard. It takes practice and discipline. *It's no fun to barely scrape by each month, but a budget makes it possible.* It also highlights the little ways to get ahead each month.
4. **Use your car as little as possible.** It costs money to use an automobile. Combine shopping trips. Create a carpool to minimize driving to work. If possible, use a bike or walk.
5. **Find an additional source of income.** A part-time job can be a big help. *There are many things you can do on your own instead of seeking additional employment.*

You can rent out your car, rent a room in your home, buy and sell items on Craig's List, or any number of other activities.

6. Learn to eat inexpensively. A bag of rice costs less than a dollar. Chicken leg quarters are less than \$0.70/lb. Choose the least expensive type of fruit. Food is a considerable expense for most families. It's also an expense that's easy to minimize.

- **Hit the local food bank.** Most cities, towns, and counties have one or more food banks. You typically can't get enough to satisfy all of your food needs, but you can take care of 50%.

7. Purchase used clothing. Use clothing stores are everywhere. For example, Goodwill sells most of its clothes for slightly over \$4. The first Saturday of each month is half-price.

8. Be aware of all the public assistance programs. Medicaid, welfare, food stamps, heating subsidies, and the Affordable Care Act are just a few programs that are available in most areas. If you're used to living a middle-class lifestyle, you might not have the slightest idea of how to take advantage of these programs. Become familiar with what all is available in your area.

- Most areas have employment assistance or job training programs to help you find work.
- You can also receive a big tax break if your income falls below certain levels.

9. Find inexpensive healthcare. Often pharmacies or bigger stores, like Walmart, have an inexpensive clinic. ***You might be able to find a free clinic if you do some research.***

10. **Find less expensive housing.** The citizens of the United States enjoy some of the most spacious living quarters in the world. In many countries, it's not uncommon for ten or more people to share a small apartment. You can probably find a less expensive place to live that will work.

Surviving during challenging financial times requires a new way of viewing money and the world. ***The less money you have, the more scrutiny each dollar requires before it's spent.*** If you find yourself with less income than you're accustomed to, it's important to aggressively conserve at every opportunity. Challenging times require a new set of skills.

30 DAYS TO

Greater Self-Love

*Love Yourself Unconditionally
and Nurture Your Self-Worth*

Daily Tracker

Self-Love Daily Tracker

Day	Activity	Did You Do This?	How Did It Make You Feel?
0	Set your intention for the next 30 days.		
1	Become aware.		
2	Accept all the compliments that come your way.		
3	Start reading a book on the topic of self-love.		
4	Create and use affirmations.		
5	Do something you've always wanted to do.		
6	Admire your body.		
7	Eat nutritiously.		
8	Send yourself a love letter.		
9	Ask someone for a favor.		
10	Remove the need for perfection.		

11	Declutter your home environment.		
12	Clean up your schedule.		
13	Develop a strategy for dealing with stress.		
14	Create a gratitude list.		
15	Exercise.		
16	Clean up your social life.		
17	Do what you love.		
18	Make plans for your future.		
19	Keep a journal.		
20	Forgive yourself.		
21	Stop seeking approval.		
22	Sit by yourself.		

23	Visit the doctor and dentist.		
24	Volunteer.		
25	Sleep.		
26	Set and maintain boundaries.		
27	Do one thing you know you need to do.		
28	Trust your intuition.		
29	Do something that makes you like yourself more.		
30	Do something for someone else but keep it a secret.		
31	Have fun.		

5 Essential Qualities

for a Successful Life

A young woman with long dark hair, wearing a brown wide-brimmed hat and a red and black plaid shirt, is smiling broadly with her eyes closed. She is standing in a field at sunset, with a warm orange glow in the background. A rainbow is visible in the distance to the right. The bottom of the image features a solid red horizontal band.

Life Balance and Wellbeing Assessment

Respond to the following and rate your wellbeing on a scale from 1 (poor) - 5 (excellent):

How do you balance your physical needs - sleep, food, movement, etc?

Rate your physical wellbeing: _____

How do you balance your psychological needs - boundaries, communication, relationships?

Rate your psychological wellbeing: _____

How do you balance your social needs - friends, groups, hobbies, recreation?

Rate your social wellbeing: _____

How do you balance your spiritual needs - quiet time, connectedness, meditation/prayer?

Rate your spiritual wellbeing: _____

How do you balance your work needs - leave it there, set limits on time, etc.?

Rate your work wellbeing: _____

How do you balance your leisure needs - family, friends, me-time?

Rate your leisure wellbeing: _____

How do you balance your relationships - self, kids, spouse/partner/gf/bf?

Rate your relationship wellbeing: _____