**How Are Your New Year’s Resolutions Going?**

If you're feeling less enthusiastic about your New Year's resolutions than you did a month ago, you're not alone. According to some estimates, [80% of resolutions fail in the month of February](https://www.forbes.com/sites/markmurphy/2020/02/11/this-is-the-month-when-new-years-resolutions-fail-heres-how-to-save-them/?sh=94b7718272f0).

For many people, abandoning resolutions is the inevitable result of setting poor goals in the first place. For example, no one can "get healthier." What you can do is set a weekly exercise target or make a running schedule that will build towards the half-marathon you want to tackle in the fall.

But if you know that you set an actionable target that's important to you and falling behind is hurting your Return on Life, one of these three strategies might help you get back on track.

**1. Celebrate successes, gently scold failures.**

Did you ever have to turn to a "swear jar" to clean up the language in your household? A similar strategy could help you tighten up your resolution routine. Money can be an excellent motivational tool. Seeing your cash fill up that jar because of missed workouts or online classwork that's piling up will create a visual reminder that you're hurting your goals as well as your wallet. There are even online services [that force you to donate money to charity when you fall behind your goals](https://www.stickk.com).

On the other hand, if you string together a good week or exceed a particular short-term target, dig into the jar and reward yourself with your favorite carry-out meal or a night at the movies.

**2. Make achievements fun.**

Many goal-tracking apps and services "gamify" your goals by rewarding you with digital status symbols you can show off on social media. Earning a new outfit for your online avatar or progressing to a higher level in a fitness challenge can push you to keep winning and keep achieving.

If your goals don't translate well to these kinds of games, look for other ways to make your goals more enjoyable. Hunkering down with a stack of books or a long queue of online lessons for your web design certification might be tough to commit to every day. But if you pair your study sessions with a favorite snack or beverage -- that you only allow yourself to enjoy while studying -- clocking in for some hard work will also give you a little something to look forward to. Is your new gym card getting dusty? Load up your tablet with the latest episodes of your favorite TV show -- and only allow yourself to watch them while you're on the treadmill.

**3. Find an accountability partner.**

One of the benefits to joining a gym or goal-oriented app is that you become part of a community. Seeing people around you achieve results and measuring yourself against today's leaderboard can motivate you to keep up.

Accountability can be especially powerful if it's coming from the most important people in your life. If you tell your friends and family about a goal you're working towards, you can bet that they're going to keep asking you about your progress. Even better, find a buddy who has their sights set on the same target. The prerecorded fitness trainer you watch on YouTube isn't going to care if you miss a workout. But bail on too many bike rides with your best friend and you're going to start hearing about it.

If you're looking for some extra accountability as you work towards your financial goals this year, give us a call. We're not going to take away your dessert if you spend a little extra next month. But our Life-Centered Planning tools can help you to set some important targets that we hope you'll feel more motivated to hit.