**SMART Goals for New Year's Resolutions**

Are you setting a goal to “get healthy” in the New Year?

You might be setting yourself up for failure before the New Year even starts.

It's not that your goal is bad or impossible. Your goal just isn't SMART enough. But with a few tweaks, you can establish a plan that will help you hit your targets next year and improve your Return on Life.

**S - Specific**

"Get healthier" is a good starting point for your 2023 goal. But it's too vague to be actionable. You have to dig deeper than that by asking, "How am I going to get healthier?" Or, "What is a specific fitness goal that I want to achieve?"

Do you want to lose X pounds? Lower your cholesterol? Run a half-marathon?

Those are better goals because they're more specific. And because they're more specific, you'll have a higher probability of hitting them, especially after you run your goal through the next four SMART steps.

**M - Measurable**

Once you have your specific health goal in mind, you can start working backwards and establish the metrics that are going to help you reach your goal. If you're starting from scratch towards a healthier you, [the CDC recommends that all adults engage in at least 150 minutes of physical activity every week](https://www.cdc.gov/physicalactivity/basics/adults/index.htm#:~:text=Each%20week%20adults%20need%20150,Physical%20Activity%20Guidelines%20for%20Americans.&text=We%20know%20150%20minutes%20of,do%20it%20all%20at%20once.). Could you set a goal to walk for fifty minutes, three times per week for one month? Grab a blank calendar and start crossing off your exercise days, and soon you’ll see a chain of healthy activity that's building towards your ultimate goal. Maybe at the end of the month you'll challenge yourself to add a fourth day, or increase your exercise time to a full hour. Or both! One month later, you might feel like turning those walks into timed runs that you track on a smartwatch or app so you can keep pushing yourself to go further, faster.

**A - Achievable**

A good goal is just challenging enough to stay one step ahead of you, but achievable enough that you'll experience some satisfaction with your progress. For a former long-distance runner looking to get back into the sport, being realistic might be the difference between a half-marathon goal or a full-marathon goal. Likewise, if there's a race you'd like to run in March but you know you'd have to train twice as hard to be ready for it, maybe you'll improve your chances of success if you set your sights on late summer or early fall.

**R - Relevant**

The most effective goals mean something to us. If you're just picking a New Year's goal that looks good on social media, or one that all your friends and family are aiming for, you're probably not going to stick to it. So, ask yourself, Why? Why do you want to get healthier? Why do you want to learn Spanish? Why do you want to read through the Great Books? Your Why should connect to a personal answer that resonates with you, like, "I want to get healthier so that I have more energy and can participate in more activities,” or, "I want to improve my longevity so that I can see my grandchildren grow up."

**T - Time-Bound**

A goal that extends indefinitely into the future is going to stay there. The X’s you mark on your exercise calendar every week are a timely reminder of your progress, of your commitment, and of the need to stick to your plan. And once you've crossed the finish line at that big race you've been building towards for months, you'll feel motivated to set your next SMART goal and keep integrating personal improvement into your regular routine.

Do you have any big financial goals for the year ahead? Why are those goals important to you? Should we incorporate them into your $Lifeline? If you haven't already, get in touch to schedule a year-end review and we can talk about all the checkpoints you passed last year and what we can help you accomplish in 2023.