



# Keep Your New Year's Resolutions

by Sam Bakou, CFP®

The New Year is almost upon us and I bet most of you are making that last minute 2007 Resolutions list. Like most Americans, getting fit or exercising is most likely on that list -- again! You're probably asking what exercising has to do with Asset Management and Financial Planning - we are in business to watch over your financial wellbeing but in reality, how much can you enjoy a healthy net worth without having a healthy mind and body to go along with it?

## Benefits of Exercise

No matter your age, exercise is great for your heart, bones, lungs, mind, muscle, skin, and on and on. The benefits are enormous and the bottom line might just add to your net worth as well. Think of the money you might save on prescriptions, life & health insurance premiums, fewer missed days from work, lower medical bills, increased productivity, etc. According to [About.com](#), regular exercise has been associated with more health benefits than anything else known to man.

## Getting Started

The benefits may seem pretty compelling but the fact is... a lot of us just can't seem to commit to a regular program. When we resolve to stick to a program, our self-discipline frequently fizzles out after a few weeks or months. So to help us stick to a New Year's Resolution, [About.com](#) also recommends some of the following strategies:

- ◆ Schedule exercise sessions each week -- in INK!
- ◆ Work out with friends or family for added motivation
- ◆ Be prepared by always having a workout bag with you
- ◆ Keep a workout journal and look through it regularly to chart progress
- ◆ Take your measurements in the beginning of your program, and then retake them every six weeks to see if you're making progress

Even the most committed will at times go through phases where it's just difficult to maintain the routine. I've personally found that varying my routine, workout time and facilities help keep things from getting stagnant.

## Establishing Goals

Just like your financial goals, exercise programs should be implemented one step at a time. You're not looking to be the next Schwarzenegger but to add few activities to your schedule at least 3 times a week. Whether it's a brisk 20 minute walk outdoors, a couple of laps through Woodfield Mall or that Salsa class at your local park district. Don't forget to consult your doctor before starting any exercise program.

[Realage.com](#) provides you a personalized health assessment report based on your current health-related habits. Whether it's your diet, medical conditions or activity level, they give strategies on how to improve them over time and ultimately feel younger than your actual age. You may find their "Tip of the Day" and their health news based on your specific interests quite informative.

Vantage financial planning clients are familiar with the "Financial Goals" sheet. They know how helpful it is to list the goals and to develop a plan toward achieving them. At each Annual Review meeting we chart progress toward those goals and make necessary adjustments. There is some accountability and encouragement in scratching goals off year by year. Perhaps implementing a similar structure to an exercise program will motivate you to add or maintain one in 2007 and beyond.

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