



Happy New Year



Best Practices for Achieving Your Goals

As we step into a new year, many of us have taken the opportunity to set new goals for the future in the form of a New Year's resolution. Studies show most resolutions are given up on just a few weeks after they're set. Whether you're looking to improve your career, achieve financial freedom or just become a better person overall, having the right goals are great; but the right plan to achieve them can make all the difference. Here are some of the best practices for setting and ultimately arriving your goals:

Begin by writing down your ultimate goal or goals and where you are starting at. This will help you to clarify your goals and make them more tangible.

Next, start small by breaking your goals down to achievable steps. This will help you build confidence and momentum. These steps should be measurable, so you can track your progress and stay motivated to reach your long term goal.

Create a timeline and set deadlines for yourself. This will help you keep on track and provide structure to your goals. Be sure to set realistic deadlines to prevent burnout and stress.

Find an accountability partner. Having someone who will hold you accountable can be a great way to stay motivated and on track.

Celebrate your successes! Achieving even small goals can be a great way to stay motivated and keep your eye on the prize. Taking the time to recognize your accomplishments and reward yourself can be a great motivator.

By breaking down your New Year's resolutions or goals into smaller, achievable steps, you can make your goals more manageable and more likely to be achieved.

🔍 Can you find this piggy bank hidden somewhere in these pages?



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3 FINANCIAL TIPS FOR THE NEW YEAR

Set yourself up for success with these early habits.



DON'T PUT IT DOWN, PUT IT AWAY

Sick of looking for all those receipts you need at tax time? Start this habit right away in the new year- For printed receipts, designate one folder or envelope and keep it in an easy-to-access place. For digital receipts, set up a few rules for your email inbox so that incoming receipts skip the inbox and get sorted into a certain mailbox or label.

TRACK YOUR MONEY SAVING PROGRESS

Are you budgeting for a specific purchase? Maybe you're just looking to save. Whatever the plan is, be sure to track your progress! Remember our article on the previous page? Take some tips. Even if it's not a New Year's resolution, breaking down your goals into steps and celebrating the wins will help you stay motivated in reaching your financial goal this year.



SAVE YOUR MONEY AUTOMATICALLY

Let your accounts do the work for you! Take your goal, divide by 12, and (if feasible) set up a monthly transfer from your checking to a savings account. If you can't commit to that amount each month, just set up a transfer in an amount you feel comfortable with. This can help you reach your financial goals faster, as you won't be tempted to spend the money you have saved.





Valentine's Day Trivia

1. What Valentine's Day candy was first created on equipment made for lozenges?
2. Who invented the first Valentine's Day candy box?
3. On average, how many marriage proposals are there on every Valentine's Day?
4. How many heart-shaped boxes of chocolates are typically sold each Valentine's Day?

Valentine's Day Trivia Answers

1. Sweethearts
2. Richard Cadbury
3. 220,000
4. 35 million

For More Valentine Trivia Visit:

<https://parade.com/1158778/jessicasager/valentines-day-trivia/>

Valentine's Day Word Scramble

ALCCOHTEO

TINELEVA

TAEETHWER

PCUID

RHATE

DEIMAR

WFRLOE

RRBFAUEY

ECSRET

RINEFD

Word Scramble Answers: Chocolate, Valentine,

Sweetheart, Cupid, Heart, Admire, Flower, February,

Secret, Friend



VALENTINE'S DAY KISS COOKIES



INGREDIENTS

- 1 box cake mix
- 8 tbsp butter melted
- 1 egg
- 1 tsp vanilla
- 4 oz cream cheese softened
- Pink food coloring
- Pink sanding sugar
- Hershey's kisses

INSTRUCTIONS

Take the wrappers off the Hershey's Kisses and place them into the freezer.

Combine the dry cake mix, butter, egg, and vanilla in a bowl. Mix until it forms into a dough.

Add the cream cheese (you will want to make sure it is very softened) and mix in completely.

Add food coloring and mix well again.

Refrigerate the dough for 30 minutes to chill.

Grabbing a small amount of dough at a time, roll in the palm of your hands to form a ball.

Roll the balls in sanding sugar and place on a greased cookie sheet.

Bake at 350 for 8 minutes.

Once you remove the cookies from the oven, place on a cooling rack. Press a Hershey's Kiss into the center of each one.

For more details and recipes, visit:
<https://www.craftymorning.com/pink-kiss-cookies/>

Valentine's Day Date Ideas

Visit a Bookstore

The perfect date for bookworms. Spend the day exploring new reads together, grabbing a cup of coffee in a local café and then enjoying all the new books you bought.

Make Fondue

Calling all foodies. Have some fun with food by making cheese or chocolate fondue and see what combos pair perfectly with whatever you serve up.

Recreate Your Favorite Date

Take a trip down memory lane by recreating your favorite date, whether that's the first time you went out together or the one where you really fell for each other. If you can't go to the same restaurant or location, get creative by cooking up the same meal at home.

For even more date ideas, visit:
<https://www.goodhousekeeping.com/holidays/valentines-day-ideas/g26068446/best-things-to-do-on-valentines-day/>

Valentine's Day Ideas for loving **YOU**



- Get your nails done
- Splurge on a nice facial
- Stay home and draw a bath with some candles, wine and your favorite TV show.

If you're looking to celebrate with friends-

- Throw a classy dinner party
- Visit the wineries or breweries
- Have a board game night