

A Fresh Start

Happy New Year! While there are some that might not be feeling too happy right now and/or looking forward to the new year, it does offer a time to reflect on how our life is going and “create” a fresh start. That fresh start might be to just recharge and keep on working our plan because it is working well or the fresh start might be to plan and work on a complete overhaul in our life. And everything in between.

Many people get excited at the beginning of the year and make big plans to change their life and “succeed” greater than ever before. The mistake many make is that they start out giving 150% and even though they might make progress quickly, it often ends in burnout, frustration, and giving up on the goal or resolution. Research shows there is a lot to the phrase, “slow and steady wins the race”. It is best to pace yourself and realize you are in a distance race, not a sprint. It also helps to have SMARTER goals:

Specific: know exactly what you want to achieve, so you can have better focus.

Measurable: be able to identify progress toward the goal and achievement of the goal.

Achievable: you are capable of accomplishing the goal.

Relevant: it matters to you and your life.

Time bound: you know when you would like to achieve the goal. Not just “some day”.

Evaluated: checking to make sure the goal is still important to you and healthy for you.

Reviewed: making time to make changes, if necessary, to keep goal achievable and healthy. More effective if reviewed with someone else who supports your goals and desires your success.

Source: <https://www.coachcert.com/coachingblog/s-m-a-r-t-goals/>

Also, here are some tidbits of wisdom I have learned from others and life that may be helpful for the new year:

- *When going through tough times, poor decisions only make them tougher.
- *Hurting yourself only does just that.
- *Three steps forward and two steps back still gets you one step ahead.
- *Most worthwhile things take sacrifice and work.
- *Beware of people that anxiously want to loan you money.
- *Helping others is never wasted...unappreciated maybe, but never wasted.

- *Sleep, eating right, and exercise REALLY are important.
- *When you think you know it all....you are wrong, very wrong.
- *Listening to others and respecting them does not mean you have to agree with them.
- *Disagreeing with someone does not mean you have to stop listening to and respecting them.
- *Love is a universal ingredient that makes anything better.
- *Faith in something bigger than yourself is not a weakness.
- *Science is very useful, but not foolproof.
- *I am no more important than anyone else, but also no less important than anyone else.
- *When told you have this much to spend, try very hard to spend about 70% of that and save the rest.
- *People are and always will be more important than stuff.
- *A soft heart is a healthy heart.
- *Being irresponsible with rights and freedoms can get those rights and freedoms taken away.
- *We are more alike than unlike.
- *Being kind is free. Being unkind is very costly.
- *Education is not for becoming the smartest, but for opening as many doors as possible and for helping as many people as possible.

Happy New Year
And
May 2024 bring you and your family
Many blessings

Important for seniors: The FAFSA opened on 12/31/23. Here is the link to learn about and complete the FAFSA:

[2024–25 FAFSA Roadmap | Knowledge Center](#)

[FAFSA® Application | Federal Student Aid](#)