



## Set Personal Goals

01

### Be the You That You Want to Be

2019 is going to be your year—we can feel it! No matter what your goals are (balance your budget, exercise more often, become a shepherd), remember three key ways to stay motivated:

1. Set personal goals that you want to make. When you're invested in healthy change, you'll find more excuses to keep going and fewer excuses to quit.
2. Take real action, which means you'll need to adapt your behavior.
3. Track your progress and achieve smaller goals on the way to your big one.

#### Monthly Activity

##### *Budgets: Boring but Necessary*

When you set a budget that works for you, it allows you to take the first step toward reducing financial stress. This financial activity worksheet will help you analyze your income and spending.



### Other tips for setting goals that are personal and achievable

**Set a specific goal**, which has a much greater chance of being realized than a general goal. Let's use the example of someone who wants to lose weight: "Lose weight" is too undefined to be useful. Instead, it's better to set a concrete goal, such as "I want to lose 30 pounds in 2019."

**Next, break your goal into smaller milestone goals and measure progress along the way.** This helps you know if you need to adjust your expectations or change your tactics. For example, the person in our example would need to lose 2.5 pounds each month to lose 30 pounds in a year. That may be realistic for some people and not for many others, so remember to make your goal personal and consider your own unique situation.

#### **What changes will you need to make to reach your goal?**

Take some time to consider what approach and tactics will work best for you. In our weight loss example, this could mean any number of things, including:

- Changes to diet (no more sodas or sugary juices, etc.).
- An exercise plan (specific ways and times to add more activity to each day/week).
- Joining a gym or activity group.

Go back and look at your goals, your milestone goals and the actions you've planned to take you there. **Are you being realistic?** If not, try to find a sweet spot that is challenging but achievable. Failing to meet impossible goals will reduce your motivation and slow your progress.

Finally, **set an end date for achieving your goal.** Without an end date, you won't be able to set effective milestone goals and it will be difficult to know if you're making enough progress.

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## How to Build Healthy Habits

02

### Habits Die Hard: Make Sure You Develop Some Healthy Ones

Healthy behavior can be habit-forming, just like anything else, but you'll need to put in the work up front. Sit down and determine which areas of your wellbeing you want to improve, then find small ways to consistently work toward that goal within your daily routine.

#### **1 You don't need to spend hours in the gym to live an active lifestyle.**

Instead, get up to walk, jog, run or complete light exercises (pushups, jumping jacks, sit-ups) every hour or two at work. Then supplement that movement with longer workouts or active (maybe outdoor) hobbies when you have the time.



#### **2 Small changes add up to big improvements in your diet.**

The key is to read food labels to avoid hidden sugars and eat whole, fresh foods whenever you can! For example, drinking water instead of juice at breakfast can save you 28 grams of sugar—that's almost as much as an entire can of Coke.



#### **3 Set a sleep schedule to get better rest.**

Establish a consistent evening routine that includes reducing time in front of a screen for at least two hours before bed. Train your body to get tired and wake up at the same time of day, and you'll find it easier to fall asleep.



#### **4 Find a calm moment or two in your day.**

Everyone feels and deals with stress differently. Find an oasis of calm (or two or three of them) in your day and plan small breaks to care for your mental wellbeing.

#### **5 Establish (and stick to) a budget to reduce financial worries.**

The financial activity worksheet can help you get started.



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# Assessing Your Finances

03

## More Money, Less Stress

Studies on financial stress consistently find that almost everyone worries about money from time to time, often on a daily basis. But worrying about money and doing something about it are two different things. Here are a few ways to take action and stick to your spending plan on a day-to-day basis:

### Plan ahead and set time to budget.

Don't assume you'll find time to track your spending. Instead, plan a specific time to balance your budget at the end of each day or week. Consistent and frequent monitoring helps prevent spending spirals and means you'll be quick to notice any irregular activity in your account.

### Ask yourself: What are your needs and what are your wants?

Reducing impulse purchases doesn't have to be a bad thing. Stay motivated by planning small rewards for yourself along the way and don't forget to include saving for those rewards in your financial plan!

### Keep a running list of things you chose not to buy.

Avoiding an unnecessary purchase doesn't feel the same as saving money, but it will help you reach your end financial goals. Write down items you want to purchase but don't (late night pizza, pricier meals or clothing, short-term entertainment), and track the cost to realize how much you typically spend on frivolous items.

You may also discover a few purchases you truly do want. If an occasional nice meal or fancy cup of coffee helps get you through the week, try to adjust your budget and find funds for a treat or two. If you really can't afford it, brainstorm alternative ways to scratch the same itch.



*Consistent and frequent monitoring helps prevent spending spirals.*



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## Recipe

04

### Skinny Greek Omelet

*A healthy and delicious way to start any day.*

#### INGREDIENTS

- 2 eggs and 1 egg white, beaten
- ½ teaspoon extra virgin olive oil
- 3 tablespoons diced red onion
- ½ cup Roma tomato, diced
- 1 cup baby spinach
- 1 tablespoon reduced-fat Feta cheese crumbles
- 1 tablespoon basil, chopped
- Salt (to taste)
- Black pepper (to taste)

#### INSTRUCTIONS

1. Heat small skillet (6-inch) over medium-low heat.
2. Add the oil, onion, tomato, and spinach and cook for about 2 minutes, until onions soften and the spinach has wilted. Remove the cooked vegetables from the skillet and reserve on a plate.
3. Spray the skillet with nonstick cooking spray and pour the beaten eggs, seasoned with salt and black pepper. Allow the egg to set for about 30 seconds.
4. Using a rubber spatula, loosen the edges of the egg on all sides, then tilt the skillet upwards slightly. Pull the eggs upwards towards the center of the skillet, allowing the uncooked egg to run down to the exposed skillet walls.
5. Repeat this action until most of the uncooked egg becomes cooked (approx. 2-3 minutes).
6. While the egg is still slightly uncooked, add the cooked vegetables, Feta cheese, and basil to one side and fold the other side over to cover the filling.
7. Cook for an additional 1 minute to melt the cheese and finish cooking the inside.
8. Slide the omelet out onto a plate and serve immediately.

**Total Time (Cook and Prep):** 20 minutes

**Servings:** 1



#### NUTRITION INFO

*(per serving)*

204 calories  
12 g fat  
354 mg cholesterol  
292 mg sodium  
6 g carbohydrates  
2 g fiber  
19 g protein