



Got Balance?

Parties, shopping, family traditions, work, and vacation all demand time, money, and emotional investments during the holiday. How can we manage the holidays and arrive in January with energy and motivation?

- Pace yourself, and learn to politely say no. Decline party invitations and demands that you have no time or desire for. It may be difficult, but remember there are only 1,440 minutes in the day. Assign priorities for the day, and stick with them.
- Feel good about making yourself a priority for 30 minutes a day, and exercise. It pays off with more energy in the short run.
- Focus on gratitude. Take time to appreciate family and relationships by being “in the moment” with them.
- Budget now for next year. Start with a monthly budget, and break it down into weeks. Although it’s a challenge to stay within budget, it is worth the financial peace of mind.