

Want to Do Better? Track Your Progress



Do you have something you want to learn or do better in 2018? Maybe it's mastering a new language, becoming a more effective manager, or spending more quality time with family and friends.

One of the best ways to accomplish that goal is to track your progress. According to research, tracking motivates you for two reasons: it gives you a realistic picture of where you are and how far you've come; and, it acts as a form of accountability.

If you're learning a new language, for example, you might want to track the number of new phrases you master each week, or how long a conversation you can comfortably hold in that new language.

There are many ways to track your progress. You can use a notebook, spreadsheet or even a wall calendar. There are even online apps for tracking.

How often should you track? That depends on what you're trying to accomplish. Experts say the frequency should be no less than weekly.

5 Financial Habits that Will Make You Richer

You don't have to win the lottery to get wealthier. Anyone, on virtually any income, can simply adopt these habits:

- 1. Save a little from each paycheck.** Tucking away just 5% of your income can build up your savings substantially over time.
- 2. Use coupons.** 82% of consumer goods companies issue coupons, yet only 23% of shoppers use them. Coupons can cut a grocery bill by an average of 15%.
- 3. Avoid credit card debt.** Interest rates on those are famously high and can cost you a lot of money each year.
- 4. Feast at home, not at restaurants.** It's fun to go out to a nice restaurant occasionally. Just don't make it an



expensive habit. Buy a gourmet packaged meal instead. Combine it with a bottle of wine and you have a feast!

- 5. Watch out for automatic renewals.** It's all too easy to forget to cancel a subscription to a magazine you no longer read — until, of course, you're charged again!

These simple habits can help you become wealthier in 2018.

Creating a Practical Plan for Achieving a Goal

Experts say there's a big difference between setting a goal and achieving it. To increase the probability that you'll reach your goal, you need to create a practical plan. That means taking the timeline for your goal, dividing it into weeks, and planning exactly what you'll do each week.

Your weekly activities need to be realistic and move you steadily toward the finish line.

Say, for example, your New Year's resolution is to travel to Rome. Wishful thinking won't get you there, but a good plan will. The first three weeks of that plan might look like this:

- Week 1:** Research travel to Rome, including flights, hotels and costs.



- Week 2:** Create a realistic budget. Figure out how much you'll need to save each week. Open a no-fee savings account for this purpose.
- Week 3:** Borrow an Italian phrase book from the library and start practicing.

As you can see, weekly planning propels you towards your goal. Try this technique for your 2018 aspirations!

5 Minute Strategies that will Get You in Better Shape

You don't have to exercise for hours every day to get in shape. Here are some simple things you can do each day that take just a few minutes:

- Park further away** from work or get off the bus or train at an earlier stop. Walk the rest of the way.
- Do simple exercises**, like dumbbell curls, whenever you get a few minutes. Keep your dumbbells at your office or home – wherever you can get to them most easily.
- Stand up** as often as you can. If you're an office worker, consider getting a stand-up desk. (There are portable models available that sit on top of traditional desks.)
- Climb stairs** rather than use an escalator. In taller buildings, climb to the third floor and take the elevator from there.



- Get up a little earlier** each day to do something physical, even if it's just a short walk around the block.

As you can see, these strategies are easy to fit into a busy lifestyle. Yet, in just a few weeks, they can have a big impact on your fitness level.