

## Accomplishing Your New Year's Resolution



Here's a hint to help you achieve a New Year's resolution—make it ambitious and specific, well-defined, and achievable. Many studies associated with goal theory and performance improvement consistently show that a harder goal is more likely to be achieved than an easy goal with a vague understanding of the final result. The reason why is simple: Specificity drives and channels your behavior. Establish a timeline and objectives, and measure your progress. With these steps, you may be among the 15% to 16% of the population that actually accomplishes their New Year's resolutions.

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## When January's Bills Come Due

Don't panic about January's payment-due notices from your holiday spending. Instead, get deliberate and determined about knocking them off fast. Here's an idea many money gurus recommend: For now, remove the plastic from your wallet and pay cash. You will be forced to conserve what you have available each day, and you will spend less than you typically do. Next, visit your online bank checking account register. (Most of us have one these days.) Log in and go to the withdrawal/debit column. Sort it by amount paid with the lowest amount at the top. You will notice dozens—possibly hundreds—of expenses under, say, \$25; coffees out, luxury foods, lunches, gifts, nice-to-have purchases, movie rentals, and more. At least 60 to 90 days of these expenses should be visible. Identify purchases you did not really need. Eliminate similar expenses in the near future. Use the additional money you are now saving to attack your holiday splurge.

## Hidden Opportunities for Managing Stress

Many factors can contribute to workplace stress. Some may be out of your awareness. Discover them with a guided approach. Consider working with a counselor or Life-Work Connections/EAP to find interventions in the following areas: Your workload, capabilities, need for resources, techniques, or approaches to the job; discovery of more meaning in the work; finding inspiration; your need to be creative; your role and its modification; being given more responsibility; required time/frequency of work; quantity of work; time pressure; participation in decisions; having more choices in actions taken at work; improved communication with boss/coworkers; improved social interactions; resolution of disputes/coping with others; opportunities for leadership; and examination of work-life balance. Modifying any of these factors could lead to the relief you seek from overwhelming job stress.