

Making Any Fitness Resolutions?

15 signs they won't last 7 days

by Claire McIntosh



Plenty of us intend to work off those Christmas cookies with extra cardio in the New Year. But an estimated 1 in 4 people who have made the decision to get in more exercise in 2018 won't be able to stick to their new fitness habits for more than a week, according to the Association for Psychological Science. Gym traffic spikes in January by as much as 40 percent, only to taper off in a few weeks. No wonder people who gain weight over the holidays typically lose only half of the added pounds 12 months later. Don't be part of the 25 percent who get tripped up before gaining traction. We've collected behavioral experts' top reasons why the well-intentioned experience fitness fails — and the fixes to keep your workouts working for you all year long.

1. FITNESS FAIL:

You're not really ready. Picking up a magazine that has "New Year, New You," on the cover doesn't count as willpower.

THE FIX:

Think about your goal. Now ask yourself, on a scale of 1 to 10, how bad do I want this? Next ask yourself on a scale of 1 to 10, how confident am I that I can make it happen? If you don't rate at least a 6 on both motivation and confidence, experts say, select a simpler goal. Also, run the plan by your doctor.

2. FITNESS FAIL:

You're starting the New Year with old gear. Old shoes could have you sidelined with an injury. A chlorine-faded swimsuit might show off more than your breaststroke.

THE FIX:

Treating yourself to a new tracksuit, yoga mat or pair of kicks helps make your workout routine stick by getting you psyched for your sweat session, sports psychologists say.

3. FITNESS FAIL:

The countdown clock has stopped. With the incentive to look great in a New Year's party dress behind you, what culminating event will keep you motivated?

THE FIX:

Sign up for a 5K race, a bike-a-thon or a hiking trip — and mark your calendar.

4. FITNESS FAIL:

Your mind-set is too macro. Those with an all-or-nothing approach often give up too soon.

THE FIX:

If you're new to running, don't start with a mile. Start with a minute, then walk for a minute or two, and repeat.

5. FITNESS FAIL:

You don't have a backup plan. It's raining. The pool is closed. Yoga class is full. Oh, well.

THE FIX:

Arm yourself with workout alternatives before you need them. If I'm too late for Zumba, I'll get on the cross-trainer. If the treadmills are all taken, I'll use the rowing machine. If it's too cold for a walk, I'll follow a workout video indoors.

6. FITNESS FAIL:

Your routine is so ... routine.

THE FIX:

If you've been doing intervals on the elliptical trainer all week, try a cycling program. Vary your walking route.

7. FITNESS FAIL:

You don't reward yourself.

THE FIX:

Celebrate small wins as often as possible. Losing 10 pounds by next month is great, but logging 10,000 steps today will help you get there. Are you signed up for AARP Rewards for Good? Connect your Fitbit activity tracker to your Rewards account, and automatically earn points when you hit fitness milestones. Your Reward points can be redeemed toward daily deals, local offers, auctions, and savings on gift cards and merchandise.

8. FITNESS FAIL:

You don't have a digital cheering section.

THE FIX:

Health-related online social networks enable people to monitor their diet and motivate them to make healthy fitness changes, University of Connecticut researchers found.

9. FITNESS FAIL:

You're not having fun.

THE FIX:

If you don't like Pilates, try karate.

10. FITNESS FAIL:

You're tracking "exercise," not "activity" — which means you're not getting credit for your full calorie burn.

THE FIX:

It's pretty NEAT. Non-exercise activity thermogenesis (NEAT) is the energy expended for everything we do that is not sleeping, eating or sportslike exercise. It ranges from the energy expended walking to work and typing to performing yard work and housecleaning. Move more to boost your metabolism.

11. FITNESS FAIL:

Your gym bag isn't packed — which means you've set yourself up for a.m. mayhem.

THE FIX:

Swap out the sweaty shorts and shirt for clean togs and towels the night before. Refill that travel-size shampoo bottle. Stow everything by the door.

12. FITNESS FAIL:

Your habit has no "hook." You meant to take a short walk, but you forgot.

THE FIX:

Reinforce new habits by attaching them to existing ones. "When I go to the mailbox, I'll walk around the block before collecting letters and packages."

13. FITNESS FAIL:

You're going it alone.

THE FIX:

A date with a gym buddy or trainer makes it harder to skip sessions. A series of group texts between your like-minded buddies keeps you accountable, too.

14. FITNESS FAIL:

You trip if you skip a workout. The day got away from you after you put a fire out at work. Now all you are exercising is regret, which sours your feelings about fitness.

THE FIX:

Don't sweat a setback. Tomorrow is another day.

15. FITNESS FAIL:

You haven't learned the three R's. These are the thoughts and behaviors you've got running in a loop, creating a bad habit — or a good one. Why is it so hard to get up and run in the morning?

THE FIX:

If you need to get to bed earlier, look at the loop that's making you turn in late. Reminder: What trigger initiates the behavior? I watch the late-night host's monologue. Routine: Right after, it's light's out. Reward: Laughing lets go of the stress of the day so I can sleep. Now you can sub in a similarly relaxing reward that supports getting more shut-eye, say, meditating for five minutes or enjoying herbal tea an hour before the show airs. (You can time-shift and enjoy it while on the treadmill tomorrow).



Women on Money and Mindset: Planning for retirement: 6 things to get you planning ahead

by Teri Parker

In our 30s, retirement seems like it will never occur, but then we move through our 40s and often find ourselves in our 50s realizing that it's just around the corner.

Retirement can feel like you are jumping off a ledge with a blindfold on and free falling until you eventually hit the ground or the new phase in your life. Especially if you have not planned for it.

Or retirement can be the experience we all have imagined for years: relaxation, travel, friends, parties, family, and days of leisure. But without proper planning and communication with your partner, retirement might be something not quite as pleasurable as dreamed. Questions to ponder:

- Have you saved enough to maintain your current lifestyle?
- Can you keep yourself occupied if you are not working?
- Do you and your partner easily communicate and have common goals or interests?

Here are some steps you can take now so that when you do retire, you are rewarded for a lifetime of hard work ...

IDENTIFY GOALS

What would you like to do with all of this new free time? Have you discussed your thoughts with your partner? Would you like to spend time watching your grandchildren, traveling, volunteering, or visiting the local senior center? Maybe you would like to move to a different community.

Take the time to identify your short- and long-term goals. Are they realistic? Do your spouse's or partner's goals align with yours? Discuss how you plan on implementing your dreams in retirement and what type of support you expect from your spouse. What are your spouse's expectations? Are your wishes realistic? Develop and implement a plan together.

PAY OFF DEBTS

If you have practiced a routine of carrying debt and only paying the minimum balances on credit cards, it would be appropriate to implement a plan to pay off those debts before retiring. Credit card debt is often burdensome and stressful. Take time in advance of retirement to eliminate the debt.

PAY OFF YOUR HOME

Should you pay off your home? It depends.

If your income stream is not going to change in retirement, then making a mortgage payment may not add any stress to your cash flow. If you do not have a pension and will be living off your investments, you may want to increase your mortgage payments now so your mortgage is paid in full before retirement.

If paying off your home in advance of retirement is not an option, understand your current mortgage. Is it an adjustable loan, fixed period loan, or an adjustable rate mortgage? When will the mortgage be paid off?

PENSION OR NO PENSION

If you are going to receive a pension, meet in advance with your benefits specialist to discuss your options.

Can you live within the income stream of your pension income? If not, identify spending patterns by penciling out a budget for several months in advance of retiring. If you are spending over projected retirement income, where can you reduce expenses so you are living within or below your means?

If you do not have a pension, then you really need to understand your investments. Will they provide sufficient cash flow in retirement — within an acceptable risk tolerance level — to meet your needs?

Have you or your financial adviser run retirement projections based on a realistic life expectancy? According to the Centers for Disease Control and Prevention's National Center for Health Statistics, life expectancy in the U.S. is 78.8 years. If your family members live into their 90s or early 100s, then you do not want to run retirement projections that end at 78.

LONG-TERM CARE INSURANCE

Long-term care insurance reimburses a policyholder up to a pre-selected daily amount for services to assist with activities such as bathing, dressing, or eating. When you apply for the policy, you can select the daily coverage amount, term, and elimination period.

This type of insurance can be costly. If you have a history of family members needing care or do not have sufficient savings to cover the cost of extended care, you should consider some form of long-term care insurance. Visit longtermcare.gov for more information about long-term care insurance.

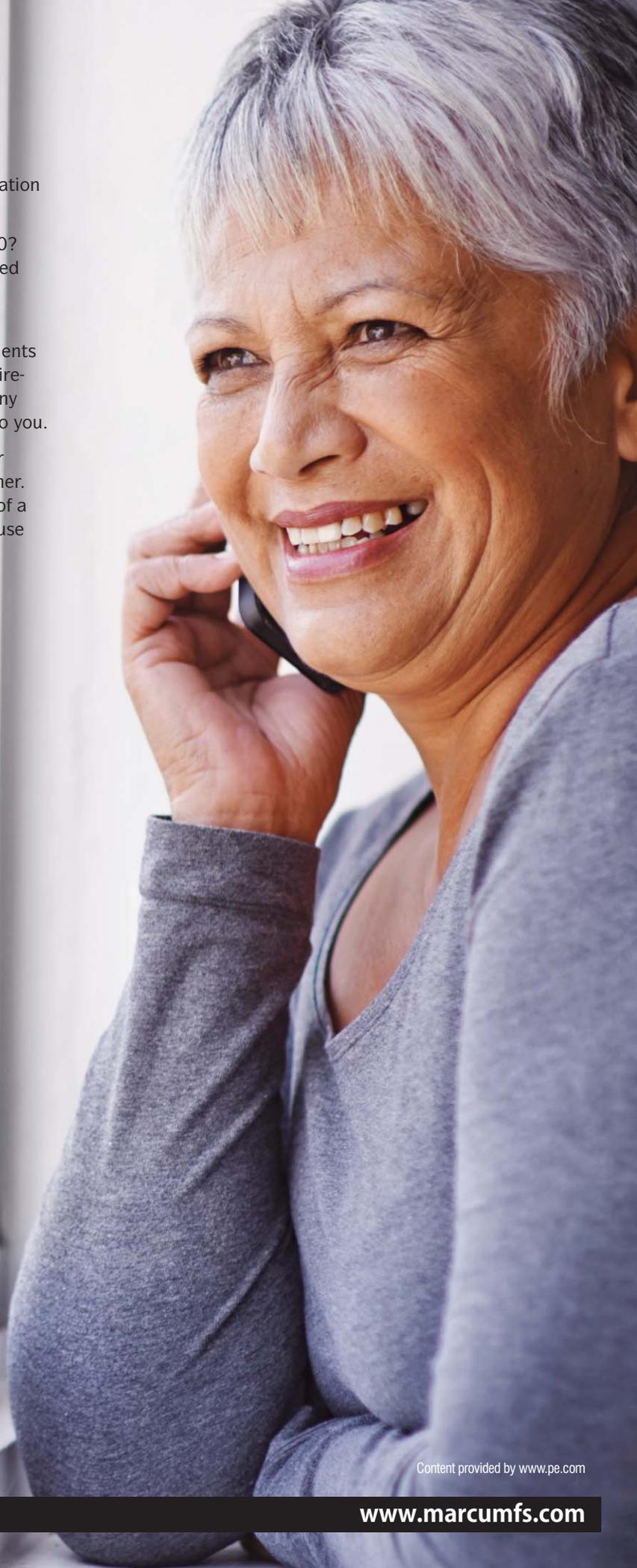
SOCIAL SECURITY

Make an appointment at your local Social Security Administration office. Understand your options.

Should you take benefits at full retirement age, early, or at 70? If you take your benefits prior to full retirement age (also called "normal retirement age"), payments will be reduced by up to 30 percent.

If you delay taking your retirement benefits to age 70, allotments can increase by up to 8 percent annually beyond your full retirement benefit. Social Security's website (www.ssa.gov) has many tools to help you understand the benefits that are available to you.

It is never too early to think about what retirement means for you and to discuss your thoughts and dreams with your partner. Plan now, so you can retire with gusto and reap the rewards of a lifetime of hard work. It is your life: make the most of it because you only live once.



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