This is a complete version of the advice provided by University of Arizona experts.

Resolution No. 1: I'm going to start eating better!

Expert: Melanie Hingle, associate professor, Department of Nutritional Sciences

I’m a behavioral scientist and registered dietitian, and so, as you might expect, I’m often asked about what I eat. My answer almost always produces a look of disappointment because I am not a vegetarian (or vegan) (in fact, I do not have any food restrictions of any kind). I also do not subscribe to a specific nutrition philosophy, and I don’t engage in any food “rituals” (this was the most recent inquiry about my eating, and I am still puzzled as to what exactly “food ritual” means). I also never make New Year’s resolutions.

For many, January is traditionally the month for new beginnings and fresh starts. Healthy eating ranks high among Americans’ New Year’s resolutions – in fact, nearly 10% of us made some type of nutrition-focused resolution at the end of 2018. I don’t have to tell you how many of those well-intentioned folks went on to maintain their nutrition or health resolution for the entirety of 2019 – because deep down, you already know the answer.

I was recently challenged by a friend to think about how to leverage the momentum and motivation folks associate with January well beyond the first month, and ideally, over the long term. In the spirit of that challenge, I’d like to invite you to adopt a new view of your nutrition and health goals, and how you’ll achieve them in 2020. Here are some thoughts – each one supported by behavioral science - to get you started.

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- First, don’t consider Jan. 1 as the only time to make a change – it's an arbitrary date. Allow yourself to experience that January feeling at the first of the month, the week, or even first thing tomorrow. And the best part is that if changes you’ve made are not working out, you definitely don’t have to wait until next January to change course.
- Second, it’s important to recognize and explicitly acknowledge why your nutrition or health goal is important to you. I recommend that you say out loud, maybe even to another human, how your goal aligns with your personal values.
- Third, break down your goal into a series of measurable (and, super important here, achievable) changes that you can integrate into your daily life without disrupting too many other things. You can increase your likelihood of successful behavior change if you enlist support from family, friends or colleagues, pick a small action to begin with (for example, walk 10 more minutes each day) and make your new habit easy to do for at least the first week to allow it to form by context-dependent repetition.
- Fourth, acknowledge the outside influence of what you cannot (easily) change: your environment. Understanding how the environment influences your behavior is key to figuring out how to avoid death by office candy jar.
- Fifth, be kind to yourself. Change is tough, and it takes time and multiple tries before you figure out what works best for you.
Resolution No. 2: I'm going to be better with money, pay off my debt and start saving!

Experts: Noel Wilkinson, outreach instructional specialist, and Krystle Calles, program coordinator, Take Charge America Institute

Our best advice for any resolution centered around financial goals is to have a plan. Without an idea of how to get to the desired destination, we will never achieve our goals.

Tips for Saving Money

- Establish specific goals on how much money you want to save (for example, $50 per month or $25 per paycheck); where you want to save it (likely a savings account); and how you are going to save it (for example, an automatic bank transfer from checking to savings).
- Include your savings goal in your monthly spending plan. The important thing is that you set this money aside first within that plan. Then, assign the rest of your monthly income to your various expenses.

Tips for Paying Off Debt

Planning is just as important when you resolve to pay off debt. Begin by identifying all your debt obligations and write them down. You want to list them in the order that you plan to pay them off during the year. [Personal note: I really like ordering debts based on the total balance from smallest to largest, but you could also order your debts based on how much interest charged each month]. Making power payments is a very effective strategy when paying down debts.

- List your debts in the order you plan to pay them off.
- Each month, find whatever extra money you can (after all of your other expenses) and direct it toward paying down debt. This money will be in addition to your minimum payments.
- The first month, pay the minimum payment plus the extra money you put together on the first debt. Pay the minimum payments on all other debts. Repeat the process until you pay off the first debt.
- Then, move every dollar that went to paying off the first debt and apply it to the second debt on your list. Keep repeating this process until you pay every loan, credit card or other form of debt.
- Set aside however much you can for an emergency, so you don't have to pay for it with a credit card or other loan.

When someone is determined to pay off debt as part of a New Year’s resolution, I think it is easy to become discouraged when they experience an emergency that has financial costs connected to it, for example, having to replace a blown tire on a vehicle or having to pay a medical bill. For some people, the first step in their plan should be to save a cushion of money (it doesn’t have to be a lot but $500 to $1,000 would be a good start) that they could use for these unplanned costs. Having this cushion means that they won’t have to pay for those emergencies with a credit card or other loan, which would otherwise set them back on their debt resolution. With this cushion, people can continue to maintain their positive momentum. Of course, if you have to use this emergency cushion, you should repay that money to the initial level you had set as soon as possible so that it will be available for the next emergency expense.
Resolution No. 3: I'm going to exercise more and get into shape!

Expert: Dana Rhynard, assistant director of fitness and wellness, Campus Recreation

"New Year, New You" is a common push we hear during at a time to celebrate new beginnings. Oftentimes, we find ourselves setting lofty resolutions that are not practical or realistic to reach overnight. As if, all of a sudden, we could wake up on Jan. 1 and eliminate all sugar, work out five times per week and write weekly handwritten notes to long-lost relatives.

If behavior change is your ultimate goal, set yourself up for success by establishing SMART goals. Whether it's Jan. 1 or June 25, you are able to achieve attainable goals if you're realistic with yourself. Everyone has their own starting point, so remember to give yourself credit throughout the process. You will run into obstacles and road bumps along the way. Plan for these by determining how you will work past them and continue moving toward your worthwhile goals.

Now, take out a piece of paper and pen and establish your goals using the SMART approach:

S (specific) – What do you want to accomplish?

M (measurable) – How much? How many? How will you know when it is accomplished?

A (achievable) – How realistic is the goal? How can I accomplish this goal?

R (relevant) – Is it the right time? Is it realistic in the current environment?

T (time-bound) – When will you achieve this goal?

If one of your goals this year is to find an exercise routine, you may be asking yourself where to begin. The beginning is always the toughest. Again, revisit that specific goal that you set for yourself: did you write how many days per week you would be incorporating movement into your daily routine? Keep yourself accountable by writing this down. The American Heart Association recommends at least 150 minutes per week of moderate-intensity aerobic activity and moderate-to-high-intensity muscle strengthening activity 2 days per week. As a certified personal trainer and health coach, I would advise a novice to break down goals into achievable chunks: Begin with three days or 90 minutes of moderate-intensity aerobic activity and one day of moderate-to-high-intensity muscle strengthening. Build upon TIME in a routine before building upon INTENSITY. An example of a week program plan may look something like this:

Sunday: Brisk walk 30 minutes
Monday: Recover
Tuesday: Elliptical 30 minutes
Wednesday: Full-body strength group fitness class
Thursday: Recover
Friday: Alternate jogging for 1 minute and walking for 2 minutes for a total of 30 minutes
Saturday: Recover

*This plan is not specific to any individual and should be catered to meet your goals and current fitness level. Please check with a physician prior to beginning any exercise program.
Resolution No. 4: I’m going to strike a healthier work-life balance!

Expert: Josephine Corder, director, Life & Work Connections

We don’t need to sacrifice wellness to have a fulfilling work life. In 2020, why not take advantage of some easy on-campus opportunities to get into a healthy routine? Life & Work Connections offers several ongoing opportunities to get you started:

- Attend one of the new mini-health screening events hosted throughout the year.
- Attend monthly health checks to keep you up to speed on your health numbers.
- Invest in yourself and take a self-paced financial literacy course or sign up for a ReJuven8 Workshop.
- Learn about the webinars, meetups and other resources available to employees who are caring for children or adult/elder family members.

Resolution No. 5: In 2020, I’m going to be more mindful, present and self-aware.

Expert: Leslie Langbert, director, Center for Compassion Studies

As we enter a new year and a new decade, many of us are considering ways to take advantage of a fresh start, resolve to improve ourselves in some way, or set and reach new goals. Cultivating mindfulness, or the skill of becoming more aware and present with ourselves, our experience and others can be a powerful resolution for the new year. By becoming more mindful, we shift from our mental tendencies to be on ‘auto-pilot’ or the habit of missing much of what is in front of us by continually thinking toward what may happen next or what has already occurred (often adding on our own narrative to each of these scenarios, which stresses us out!), to increasing our awareness of moment to moment experience without attaching a story to it, or reacting to it. Mindfulness is both a practice and a way of being, one that helps us to deepen the experience of our lives, and to act with the realization that our own well-being is inextricably connected to the well-being of all beings, and as such, each action we take has an impact on others as well as ourselves.

Here are some tips on how to become more mindful:

- Meditation provides a structure and a process to support the mind to develop concentration and a sustained focus, but it is important to have competent guidance. The Center for Compassion Studies offers Meditation Mondays each Monday at 5:45 p.m. at the Little Chapel of All Nations, 1401 E. First St.
- Any routine part of your day – for example, your morning shower – can be a great practice in mindfulness. Notice the sensation of the water and the scents of your shampoo and soap. When you notice your thoughts have been drawn anywhere outside of that moment and the shower, gently guide your mind back to your senses or your breathing.
- Let the practice and experience of being mindful be an exploration, not an activity you use to judge yourself or to hold expectations about. Being mindful is a journey, rather than a goal to achieve.

Mindfulness is about observing our experiences without judgment, so that we can cultivate clarity to respond rather than react to what is unfolding. As such, being mindful is a journey, rather than a goal to achieve. Imagine a world in which we all learned to take action in this way. Perhaps a fitting resolution this New Year for us all is to be here now.