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THE PERFECT STORM: Why Resolutions Work Best in Winter

The parties are over—champagne flutes drained, holiday decorations tucked safely away for next year. Now it's time for a clean slate. Whether you seek a fresh financial start, want to embark on a wellness plan, or spice up your social life, here are tips from the experts to inspire and motivate.



Just as you clean your home once the guests pack up, winter is a natural time to get your financial house in order, too.

"This is a good time for fresh starts. It's a line in the sand," says Jody King, vice president and director of financial planning at Fiduciary Trust Company.

She advises clients on six key topics once the new year arrives: income tax planning, such as changes in tax rates and itemized deductions; gift planning, education planning, and funding trusts; charitable giving; estate planning; long-term financial planning, with an eye on retirement; and financial check-ups,

focusing on tactical investment changes.

Consider each, but realize that not every topic applies to every person. Regardless of your own situation, though, one universal mantra resonates year-round.

"Save lavishly. Indulge yourself and save," she says.

January also finds many people at the gym, eager to burn holiday calories. It's a worthy goal but one best achieved with a mindset shift.

Instead of sweeping resolutions—eating better, exercising more—Christina Reale of Reale Wellness prefers specific goals. She often works with clients on "new year, new you" sessions in January, helping them to implement realistic plans.

For instance, instead of vowing to eat healthfully, start with one clear modification, such as swapping a soda per day for sparkling water. "Breaking down goals into smaller steps makes them manageable. Laying out a detailed, multi-step plan broken down into achievable mini-goals helps to create lasting change," she says.

Of course, winter isn't merely about self-improvement. If reconnecting with friends tops your resolution list, consider throwing a party. Experts say that it's a relaxed (and affordable) time to socialize, without the lofty expectations and high price tags of holiday soirées. In fact, event planner Nicole Guilmartin says it's far easier to make reservations and secure discounts on prime venues.

"You get the benefit of the full attention from planners and vendors, along with the potential to have more invitees available to join the festivities once the holidays have passed," she says. A winter backdrop also fuels creativity: she's coordinated Chinese New Year-themed dinners, a cozy lodge party, and a retro ice-skating soirée.

Plus, off-season parties are a mood-lifter. "It gives people a reason to get out," she says.

Wedding planner Janie Haas even encourages couples to consider winter weddings. After the holidays, it's easier to book a dream venue and negotiate a favorable rate—leaving more room for creative seasonal touches like mac-and-cheese or hot chocolate bars.

"The magic of winter beauty lends a romantic backdrop, and it takes the pressure off outdoor space getting ruined by weather. Winter menus can be delicious comfort food without breaking the bank, and brides and grooms feel more relaxed after the holiday madness," she says.

Better financial health, streamlined fitness goals, and affordable socializing? We'll toast to that.

~ KARA BASKIN



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