

# 31 days to better well-being

JANUARY 2020

**JANUARY** is the time when many people make big promises to live a healthier, wealthier, more fulfilled life. These goals can be big and broad — and really hard to check off a to-do list. We set out to find one small step you can make each day to help build better well-being in all areas of your life — health, money, work, and life. We chose 31 tips that should be easy to do in the normal course of the day, without adding to your workload or stress. You don't have to be making a New Year's resolution to take these small steps. You can start on the path to better well-being any time.

**MONEY:** Many people aim to “spend less and save more.” But financial wellness is about more than that. It's also about knowing where you stand, and spending money in a way that you value.

**HEALTH:** So many people get tripped up on the path to better health because they set lofty goals like “eat healthier” or “exercise more.” These goals are great in theory, but there's a good reason so few people achieve them: They make it much too easy to fail. So try focusing on small steps toward better health.

**WORK:** If you're working, chances are your job the biggest source of stress in your life. That's ok—stress can be a great motivator. But it's important not to let workplace stress morph into anxiety. You can feel better about the time you spend at work, and perhaps even do better in your job, if you take care of yourself.

**LIFE:** Other common goals — like “practice more self-care” or “find love” — seem aimed at increasing happiness, meaning, and purpose. You may be more successful by taking smaller steps that increase your resilience and foster your social connections.

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY



Write down three goals you have in life. (People with goals tend to be happier.)	Track your spending for a day, just to see where your money is going.	Carve out 30 minutes at the beginning and end of the day to regroup.	Drink at least eight 8-ounce glasses of water today.
1	2	3	4
Write down the things you spend money on that you truly value. That's where you should focus your spending—and your time.	Choose a positive mantra for the day — like “I am free to be myself” or “I'm so grateful.”	If you have a meeting where you don't have to be on your computer, make it a walk-and-talk. If the weather isn't cooperating, walk around the office a bit.	No matter how much you exercise, stand up and move around for at least one minute every hour you're at work.
5	6	7	8
Clean your desk.	Think about where you might like to go for vacation. You don't have to make a down payment, just spend a few minutes fantasy planning.	Check your retirement savings balance. Consider increasing your savings by 1%.	
9	10	11	
Go to sleep 30 minutes earlier. (If you don't sleep well, try making your room cooler and darker.)	Automate your savings. Your retirement savings is likely automatic, but you can also make automatic deposits into an emergency savings or vacation savings account.	Share three good things that happened today with a friend or partner.	If something is worrying you, talk to a colleague with more tenure who can help you put things in perspective.
12	13	14	15
Check your posture. When you're sitting at your desk, straighten your back and put your feet flat on the floor.	Write down three financial goals and post the list somewhere you can see it, so you keep your eye on the ball.	If you're a worrier, try replacing “what if ...” with “even if ...” when something you're fretting about crosses your mind.	
16	17	18	
Make a plan to use all your vacation time this year.	Take the stairs.	Check your credit score.	Take a few minutes to research volunteering options. It may seem like you don't have time, but volunteering has hugely positive emotional benefits.
19	20	21	22
Write a list of the things that are stressing you out and cross off everything you have no control over. Let those things go.	Schedule your annual physical. Too early in the year? Put a reminder on your calendar for later in the year.	Plan your meals for the week and make just one trip to the grocery store. It will help cut down on impulse buying and decrease your likelihood of ordering out.	
23	24	25	
Ask for help. Whether you are struggling with a decision, need a ride, or just need a hug, reach out when you need someone.	Say no. The next time someone asks you to take on something you can't handle, give yourself permission to politely decline.	Make a donation to your favorite charity.	Take 2 minutes to close your eyes and focus on your breathing.
26	27	28	29
Stop multitasking and commit to what you're working on in the moment.	Switch out one serving of carbs for an extra serving of veggies.		
30	31		

This information is intended to be educational and is not tailored to the needs of any specific individual.

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