

Why New Year Resolutions Fail

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Life is like a scavenger hunt and only you can find all the pieces and put your life together but making New Year's Resolutions (aka goals) is a good first step. However, there is a reason or many reasons for the failure of New Year's Resolutions. First of all, many people think that if they don't have their list of resolutions made-up or written down by New Years (January 1) – then it is already too late to make the list.

Many people get off track especially when Dr. Martin Luther King's birthday arises on Jan. 15, which is only two weeks after they have brought in the New Year (January 1). They get off track even more during the weekend following his birthday when most cities engage in the MLK parade and other activities.

During this time and going into the month of February, many people especially African Americans are thinking about their blackness because it is **“Black History Month.”** Many people lose focus on their New Year's goals because they get caught up on their heritage and the struggles that their ancestors have had to endure during this month. But what they don't understand, however, is that their ancestors would be proud of them -- if they could live the life that they never got to live.

The month of February is also famous for Valentine's Day, February 14, which is one of the most celebrated days in this country for lovers. So as everyone focuses to be with their sweethearts on this one special day or in many cases avoid their sweethearts in an effort not to buy them a present, New Year's Resolutions takes a back burner.

Then comes the month of March which is **“Women's History Month”** – where many women and others are reminded of the struggles of women. Also around that time many states are looking at the weather changing for Spring where many women will engage in Spring cleaning. Many women especially are buying new clothes or bringing out their spring wardrobes so New Year's Resolutions again takes a back burner.

In the month of April, many churches will invest time and money to get people to attend their churches on Easter weekend. As we go into the month of May everyone celebrates Mother's Day and June, Father's Day as they prepare for summertime weather.

By June, over half the year (6 months) has drifted away since New Year (January 1) and many people still have not accomplished any part of their New Year's Resolutions. Not only have they not accomplished their New Year's Resolutions, most people have stopped looking at their lists and others can't even find their lists anymore.

Many people also think by writing their lists of New Year's Resolutions, before or after New Years, that if they forgot to write something down on the list, then it's already too

late to add it. But let me tell you that New Year's Resolutions are nothing but goals and goals are what's going to motivate you into action in your life!

If you don't have any goals (aka New Year's Resolutions), then you are basically drifting through life. According to Napoleon Hill's book ***"Think and Grow Rich"*** which I advise everyone to read whether you are starting a business or just trying to figure out life (also read ***"Think and Grow Rich: A Black Choice"*** by Dennis Kimbro) -- over 95% of people are drifting through life hoping something turn up while 5% is making something turn up. So you need to decide this year if you will continue to drift through your life or if you are ready to make something turn up in your life.

Everyone need to set short and long range goals – which means setting 30 day, 90 day, 6 months, 1 year, 3 years and 5 year goals, especially around these 3 areas:

Number 1 - Your Health:

Because your ***"Health is Your Wealth"*** and ***"You Can't Be Wealthy Unless You are Healthy,"*** I can't stress how important it is to put your health first going into the New Year. This is one of the gravest mistakes that most people make – which can literally cause them or a loved one – their life!

Did you know that it is estimated by many experts that most people who join gyms and other fitness establishments starting in the New Year -- stop visiting these establishments by the month of March? So most people will give their New Year fitness goals only 3 months then they will go back to their old routines.

The thing about fitness is you have to prepare for the long-haul. There is no overnight fixes for anyone. Diets don't work -- but lifestyles does. You have to do the work that it takes. This is why I tell everyone, ***"Don't Go to A Gym – Do A Detox Program First."*** <http://cathyhudson-harris.blogspot.com/2014/01/happy-new-year-dont-go-to-gym-do-detox.html>.

A detox program will not only prepare you for the long-haul, but it will wake up your brain and give you the energy and vitality to accomplish all of your New Year goals. Make sure you check out my health book ***"How To Take Control of Your Own Life: A Self-Help Guide To Becoming Healthier Over the Next 30 Days – Series 3."***

Number 2 - Your Family and Financial Life:

Every financial move you make for the rest of your life depends on your "FICO Score" (Fair Isaac Corp.) also called "Credit Score" -- whether it's school loans, auto loans, car insurance, home mortgages, apartment rentals, phone company, and even your employer.

Remember employers are denying employment because of low FICO scores so try to raise your score. Your FICO/Credit Score ranges from 300 – 850. Average FICO scores falls in the 620 and 650 range. If you have a credit score from 300 – 500 then

you are in “bad financial shape.” Ideally you should have a credit score of over 700 or more.

According to many financial experts, at least 79% of all credit reports have some type of error; 25% have serious errors; and 20% list old accounts that should have been closed. Thanks to the passage of the 2003 Fair and Accurate Credit Transactions Act, all Americans are entitled to a free credit report every year, from each of the three major credit bureaus.

Read the book “***Recession Survival Guide: How To Get Back Into the Driver’s Seat***” which is available as an ebook and paperback, which will help you keep more money in your pockets this year.

Number 3 - Business/Career:

As a family you seriously want to look at starting your own business on the side -- initially. You can get the entire family involved in a business by starting a family business, which is the only way to create true generational wealth.

If you are totally ignorant to how businesses works then just allow your kids to start a business and get them a business mentor. You will be your child’s first mentor because you love them. But if you don’t understand how business works, then look for a mentor first within your family -- then seek out local business groups in the community that caters to youth entrepreneurs.

My business book “***The New CEO: 185 Easy-To-Set Businesses for Youth and Adult Entrepreneurs***” lists 185 businesses in which your kids can choose from and “***How To Take Control of Your Own Life: A Self-Help Guide to Starting a Business (Series 2)***” is an easy-to-read self-help guide for youth ages 12 and above, which will lead any youth, young adult or adult -- through the entire process of starting and growing their own businesses.

Over 85% of people are unhappy with their jobs. If you are in a job that you don’t like, change jobs, transfer to another department even in another city or go back to school. Use the money you are making in the workplace to start a business on the side. This will bring more happiness and joy into your life because you can focus your energy on your business, instead of your negative workplace.

Not everyone will be able to start a business. So if you are going to stay in someone’s workplace or work for someone else besides yourself, then you need to learn your rights in the workplace. Everyone must connect the present conditions in the community with “employment discrimination.” We need to look at criminalizing workplace discrimination because people do end up homeless.

Learn how to deal with workplace issues by reading the e-books “***Workplace Survival Guide: How To Fight Discrimination, Whistleblowing and the Workers’ Compensation System***” and “***Discrimination 101: A Complete Guide to***

Recognizing and Surviving Discrimination in the Workplace” (Volume I and II)” at <http://www.AngelsPress.com>. Also read my “Workplace Blog” <http://cathyharris-workplace.blogspot.com>.

If fear is what is holding you back you need to understand that everyone at one time or another goes through some type of fear – so you are not alone. But what you need to understand is that “Action Alleviates Fear!” There is a certain type of action that you need to take for every type of fear.

You have to break down the fear into small pieces then take action for that type of fear and before you know it – the fear will be gone! The goal is to keep moving forward and you will move out of the fear and eventually the fear will turn into enthusiasm and joy. I know it because I have been there – done that. Good luck!

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