

Newsletter

JANUARY 2019

brought to you by:



Dieting After the Holidays, Positive New Year Resolutions and Debts

“ IT'S NOT ABOUT BEING PERFECT, IT'S ABOUT EFFORT. WHEN YOU MAKE THAT EFFORT EVERY SINGLE DAY THAT'S WHEN TRANSFORMATION HAPPENS, THAT'S HOW CHANGE OCCURS. ”

JILLIAN MICHAELS.

The excesses of the festive season often result in depleted bank accounts and extra weight around the waist! Seriously, January is a time to plan for the year ahead and take responsibility for both our financial and physical wellbeing.

Start with a realistic financial plan, that will reduce your debt, build up cash reserves and decrease unnecessary spending. Our call centre provides advice to assist employees who find themselves financially stressed. They provide tools on how to take control of your finances, the importance of creating a budget and how to create a sustainable financial plan for a debt-free future.

Stepping on the scale post-holiday can be distressing. Most of us need to lose a few kilos after the December festivities. Remember to follow an eating plan that is best suited for your unique needs. Some people do well on high protein, others can do well on a carb diet. Either way, one needs to reduce the amount one eats in a sustainable way. A sensible eating plan combined with at least 40 minutes of exercise a week will get you back on track and able to lose the excess weight. Lastly, remember that being overweight is a health risk which impacts on your quality of life and life expectancy. So, get walking, jogging, swimming, gyming and moving!

We wish you all a great 2020



DIETING AFTER THE HOLIDAYS

Most of us have over-indulged during the December holiday period. It is now time to get back on track, shed all those extra kilograms and start 2020 with a healthier you in mind. Choose a healthy diet plan that suits your unique needs, either from your own research or enlist the help of a dietician.

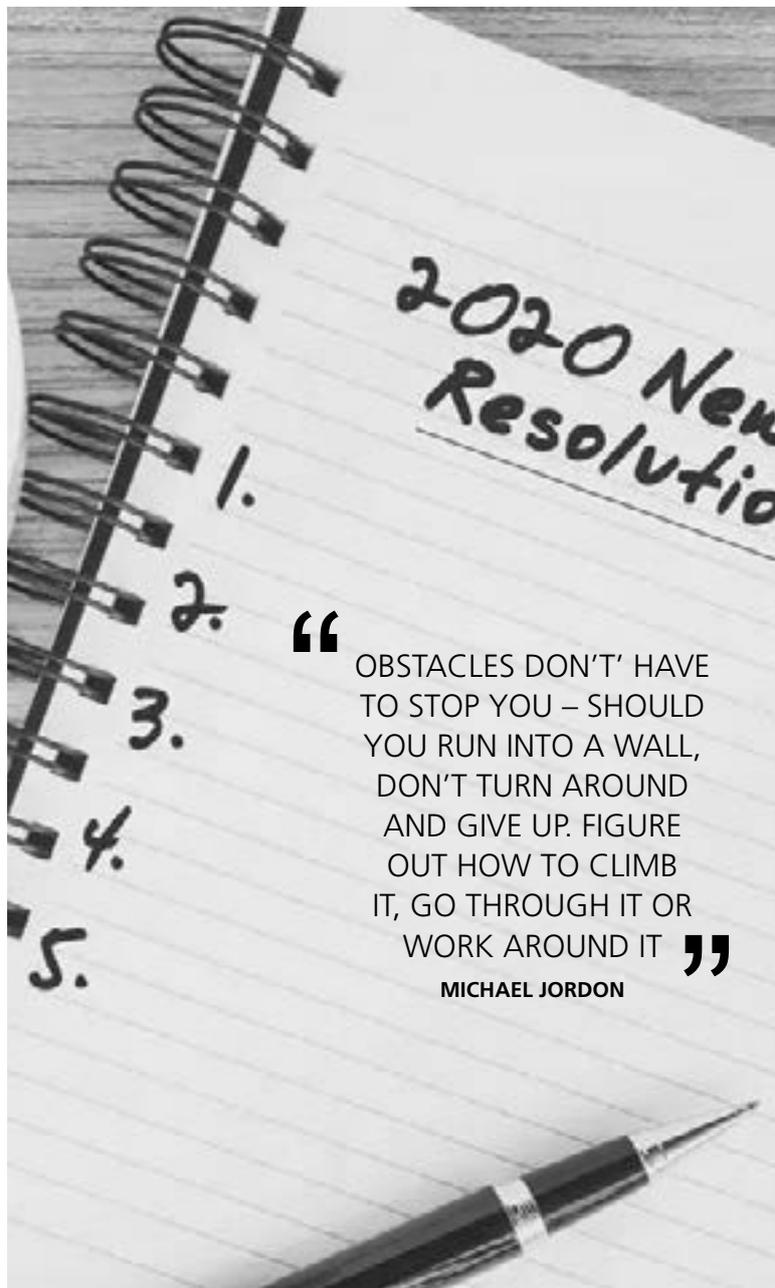
Simple Ways to lose the unwanted holiday kilos:

- **Drink Water** – sometimes thirst is mistaken for hunger so the next time you are feeling nibbly, reach for the water first. Drinking water also helps you feel full faster so drink a glass of water before your meal. Drink at least 6 glasses of water daily.
- **Count to 10** – according to research the average craving lasts for only ten minutes so before giving into a craving, set your mental timer for a ten-minute time-out where you tackle items on your to-do list and stay out of the kitchen.
- **Lower your SOS intake** – Sugar, oil and salt.
- **Eat more often** – light frequent meals tend to curb your appetite, boost energy levels, improve your mood and speed up your metabolism.
- **Make weekly resolutions** – don't make too many changes at once. Instead, make one change each week such as eating a fruit daily, cutting back on bread etc.
- **Spike your meals with salsa** – This condiment is a great substitute for mayonnaise as it has plenty of flavour without the fat.
- **Take one third off** – don't finish all the food on your plate at the evening meal. Set aside one-third and eat it for lunch the next day. Excellent time and calorie saver.
- **Go easy on the alcohol** – remember alcohol is a high source of empty calories.
- **Stay away from sodas** – sodas are empty calories that offer no nutritional value. Still or sparkling water with lemon or unsweetened iced tea makes a refreshing, low calorie substitute.
- **Up your protein** – protein prolongs the feeling of fullness and uses calories to digest. Stick to low-fat proteins like low-fat yogurt, low-fat cottage cheese, turkey breast and chicken.
- **Learn how to measure** – it's easy to misjudge portion sizes. Use measuring spoons and cups, especially for foods like salad dressing and mayo.
- **Make smart substitutions** – look for alternatives to sugary or high-fat treats like frozen grapes instead of sweets, air-popped popcorn instead of oil-popped, dark chocolate instead of milk or white chocolate.
- **Have a "party plan"** – when attending a party offer to bring a starter of chopped fresh veggies and a low-calorie dip to snack on so that you won't feel guilty.
- **Think positively** – focus on your best points, rather than your weak spots.
- **Give yourself a break** – When you do slip-up, don't throw in the towel. Start afresh the next day and follow your

diet plan as per usual.

- **Relax** – when stressed the body secretes hormones like cortisol and insulin, which prompts the body to store fat for possible starvation. Learn how to meditate, do yoga and breathe deeply.
- **Exercise** – create an exercise plan for yourself even if it's just walking round the block. Any exercise is better than no exercise at all.

MAKING POSITIVE NEW YEAR RESOLUTIONS



“ OBSTACLES DON'T HAVE TO STOP YOU – SHOULD YOU RUN INTO A WALL, DON'T TURN AROUND AND GIVE UP. FIGURE OUT HOW TO CLIMB IT, GO THROUGH IT OR WORK AROUND IT ”

MICHAEL JORDON

The origin of making New Year Resolutions dates back to our Roman ancestors who worshiped Janus, the God of new beginnings on 1st January. People reflected on the past year and looked forward to the new year ahead with the exchange of promises, gifts and blessings.

We all tend to make New Year Resolutions but by mid-January the list that we made is discarded. This is often because our goals are unattainable and unrealistic. To make a resolution a reality requires planning and consistency.

“ MONEY IS SUCH AN AMAZING TEACHER: WHAT YOU CHOOSE TO DO WITH YOUR MONEY SHOWS WHETHER YOU ARE TRULY POWERFUL OR POWERLESS ”

SUZE ORMAN



An example of a resolution: We declare that we are going to run a marathon in the new year, even though we are totally unfit.

- **Failed resolution:** We run too far too fast, perhaps sustaining an injury and becoming demoralized.
- **Successful resolution:** A jog around the block gradually increases to a five-kilometer run. As we become fitter the distance gradually increases, until we are fit enough to run a marathon.

Therefore, to make a resolution a reality requires commitment and patience. This applies to all the goals we set ourselves.

How to make mindful New Year's resolutions:

- Find a quiet space and reflect on all your positive experiences in the past year. Looking back helps us move forward.
- Write down everything that you want to do in the new year (adventures, projects, hobbies and sports).
- In a separate column, write down everything on your bucket list. This will remind you of your hopes and dreams for the future.

RECOVERING YOUR FINANCIAL HEALTH AFTER THE HOLIDAY SEASON:

The holiday season for most of us is a time for having fun and relaxing after a long year of hard work. It's the time for spending with family and friends, making new memories and letting go of everyday stressors experienced during the year. However, with the good times also comes the spending, and our financial common sense seems to take a backseat. We spend our bonuses and savings on gifts for friends and family, food and drink for entertainment and countless other

little things that we would otherwise have avoided buying during any other time of the year. This means that come January many South Africans are under serious financial strain which might take a significant time period to fully recover from.

Tips to help in the recovery of financial health following the holiday season:

- **Tackle debt head-on:** Accept the debt accrued during the holiday season and deal with it immediately. Focus on the amount that needs to be paid by adding all the debts together so that you can get a clearer picture of your financial situation.
- **Do not panic:** It is unrealistic and often impossible to pay off all holiday debt at once. Rather, budget for all your regular expenses first and then formulate a payment plan to start settling your December expenses.
- **Break the credit card habit:** Try to use cash. This will create more mindful spending.
- **Pay highest interest rates first:** and make sure you pay more than the minimum amount required. This way the debt is settled faster.
- **Track your spending:** every day, record every cent you spend. This will give you control over how much you spend and keep the budget as lean as possible. Look everywhere you can to cut a little bit from your expenses. It will all add up to a meaningful sum.
- **Declutter and sell** – selling the unnecessary things in your house can generate much needed cash to repay some of the debts accrued in the holiday season.
- **Commit to a no-spend period** – where you cut spending on all but the most necessary items. Every few weeks, have a no-spend day – a day where you don't spend any money.



References

Dieting After the Holidays

<https://www.rd.com/health/diet-weight-loss/lose-weight-after-holidays/>
<http://www.onegreenplanet.org/natural-health/simple-ways-to-clean-up-your-diet-after-the-holidays/>
<https://www.psychologytoday.com/us/blog/the-couch/201201/ill-start-my-diet-after-the-holidays>
<https://www.sbs.com.au/food/article/2016/01/05/science-post-holiday-weight-loss-why-now-best-time-go-diet>

Making Positive New Year Resolutions

<https://www.calmmoment.com/wellbeing/how-to-make-positive-new-years-resolutions-and-set-goals-for-2018/>
<https://www.doyouyoga.com/5-reasons-new-years-resolutions-suck-and-how-to-create-change-that-lasts/>
<https://www.thebalancecareers.com/top-10-resolutions-for-your-possible-new-year-1918770>

Debts

Eneriz, A. (2007). 3 Ways to Recover From a Blown Budget After the Holidays. Retrieved from Moneying: <http://moneying.com/debt/3-ways-to-recover-from-a-blown-budget-after-the-holidays/>
FTM. (2015). 10 Ways to Recover From Christmas Debt. Retrieved from FTM: <http://forthemommas.com/articles/10-ways-recover-christmas-debt>
Powell, E. A. (2017). Lingering Christmas Bills Can Lead to Debt Woes. Retrieved from ABC News: <http://abcnews.go.com/Business/story?id=88539&page=1>
Vermond, K. (2014). Money:How to recover after the holidays. Retrieved from Today's Parent: <https://www.todaysparent.com/family/holiday-money-recovery/> <https://www.azquotes.com/quote/220856>