



Your Health is Your Most Valuable Asset By Far

A financial planner's guide to smart eating and drinking during the holidays

The holidays are a time for celebration, indulgence, and connecting with loved ones. However, they can also be a season of excess – not just for your wallet but also for your health. As a financial advisor, I've learned that the principles of budgeting and planning apply just as well to holiday eating and drinking as they do to managing your finances. Being intentional about your choices can help you maintain your health and energy levels, saving you from costly health consequences down the road.

Here's how you can approach holiday eating and drinking with the same discipline you use for your finances.

1. Create a “Health Budget”

Before the holiday season kicks into high gear, take stock of your health goals. Just as you wouldn't spend money without knowing your financial limits, you shouldn't overindulge without understanding how it impacts your health.

- **Set limits:** Decide ahead of time how many indulgent meals or treats you'll enjoy each week.
- **Prioritize your “spending”:** Save your indulgences for truly special occasions or unique dishes you don't often get to enjoy.
- **Monitor your intake:** Track your food and drink choices, just like you would track expenses. Apps can make this easy and can highlight patterns that might need adjusting.

2. Evaluate the “Return on Investment” of What You Consume

Think of every food or drink choice as an investment in your overall well-being. Some options deliver a higher “ROI” than others.

- **High-value choices:** Lean proteins, fresh vegetables, whole grains, and nutrient-dense snacks offer sustained energy and health benefits.
- **Low-value temptations:** Sugary cocktails, processed snacks, and heavy desserts can provide short-term satisfaction but may leave you feeling sluggish and unwell.
- **Strategic splurges:** If you truly love a particular holiday treat, go for quality over quantity. A small portion of something you adore is far more satisfying than a large serving of something mediocre.

3. Avoid the “Buy Now, Pay Later” Mentality

In finance, deferring costs often comes with hidden consequences – interest, fees, or long-term debt. The same is true for overindulging in unhealthy foods and drinks.

- **Recognize hidden costs:** Overeating or drinking excessively can lead to weight gain, energy crashes, and even long-term health issues like high blood pressure or diabetes.

- **Minimize the “debt”:** Balance indulgent meals with lighter, nutrient-rich ones. If you know a heavy dinner is coming up, eat lighter during the day.
- **Hydrate wisely:** Limit sugary drinks and alcohol, which are like high-interest credit cards for your health – they can dehydrate you, add empty calories, and impact sleep quality.

4. Think Long-Term, Not Short-Term

In finance, successful investing is about delayed gratification and long-term planning. This same mindset can keep your health on track during the holidays.

- **Plan ahead:** Eat a healthy snack before parties to curb the temptation to overindulge. You wouldn't shop on an empty stomach, so don't show up to a buffet ravenous.
- **Balance indulgence with activity:** Treat exercise as a health savings account. Go for a walk after big meals or plan active holiday traditions to burn extra calories.
- **Protect your future health:** Every healthy choice you make is an investment in feeling good tomorrow and maintaining long-term vitality.

5. Audit Your Holiday Habits

At the end of the season, conduct a personal “health audit.” Just as you would review your financial portfolio, take stock of how well you managed your eating and drinking.

- **Celebrate successes:** Acknowledge the healthy choices you made and how they helped you feel better throughout the season.
- **Learn from missteps:** If you went overboard on certain occasions, consider how you can plan differently next year.
- **Rebalance your portfolio:** Start the new year with a focus on resetting your health, much like rebalancing your investments after a big expenditure.

Invest in Yourself

The holidays are meant to be enjoyed, and the occasional indulgence won't ruin your health – or your finances. However, by being selective with your choices, you can stay on track toward your health goals and start the new year feeling energized and confident.

Think of your health as your most valuable asset. The better you manage it now, the greater the returns you'll enjoy in the years to come. So, this holiday season, make wise investments in your plate and your glass – you'll thank yourself later!