



IDEAS FOR LIVING WELL

THE FINANCIAL PLANNER'S GUIDE TO SMART EATING AND DRINKING DURING THE HOLIDAYS, THE SOBER-CURIOUS TREND & YOUR 2025 RESOLUTIONS

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!

THE SOBER-CURIOUS TREND: A FINANCIAL PLANNER'S PERSPECTIVE

The "sober-curious" trend, which encourages individuals to explore a life with less or no alcohol, has been gaining momentum. It's not necessarily about full sobriety but about mindfully reassessing alcohol consumption. Interestingly, this mindset mirrors some key principles in financial planning. Both focus on intentional choices, long-term benefits, and building healthier habits for sustainable well-being. Let's break down the parallels.

Mindful Spending vs. Mindful Drinking

In financial planning, mindful spending encourages individuals to track expenses and align them with personal values. Similarly, sober-curious living involves evaluating drinking habits to ensure they align with life goals. Just as budgeting asks, "Does this expense add value to my life?" the sober-curious movement asks, "Does this drink enhance my experience?"

Emergency Funds and Emotional Resilience

An emergency fund acts as a safety net during financial hardships. The sober-curious lifestyle builds emotional resilience by helping individuals find healthier ways to cope with stress without relying on alcohol. Both strategies foster a sense of stability – financial or emotional – that supports long-term success.

Compounding Benefits

In finance, compound interest can turn small investments into significant wealth over time. Likewise, reducing alcohol consumption has cumulative health, social, and financial benefits. Improved sleep, clearer thinking, better relationships, and fewer costly nights out mirror the payoff of consistent financial investments.

Risk Management

Financial planning includes managing risks through insurance or diversification. The sober-curious trend mitigates personal risks – such as health issues, accidents, or financial strain – often associated with excessive drinking. Both approaches prioritize protecting what matters most.

Goal Alignment

A key to financial success is setting clear, achievable goals. Similarly, sober-curious individuals often define goals such as improved health, better focus, or stronger connections. Both processes require introspection, planning, and discipline to achieve meaningful outcomes.

Choice and Empowerment

The sober-curious trend isn't about deprivation – it's about choice and empowerment. Like a solid financial plan, it encourages people to assess their habits, make intentional changes, and enjoy the rewards of a more mindful life. Whether it's cutting back on cocktails or reevaluating expenses, both paths lead to greater clarity, control, and fulfillment.

YOUR 2025 RESOLUTIONS

As the year winds down and the holiday season takes center stage, early December is the perfect time to begin thinking about your year-end resolutions. Starting the process early allows you to reflect thoughtfully on the past year and set meaningful, achievable goals for the year ahead. By giving yourself ample time to brainstorm, refine, and plan, you're more likely to craft resolutions that truly align with your personal and professional aspirations. Moreover, an early start ensures you avoid the rushed, last-minute goal-setting that often leads to resolutions being abandoned by February.

Financial resolutions, in particular, deserve careful consideration during this planning phase. Whether it's saving more, reducing debt, or investing in new opportunities, your financial health impacts nearly every aspect of your life. By setting clear financial goals now, you can approach the new year with a focused strategy, laying the groundwork for sustainable progress. Reviewing your finances in December also allows you to take advantage of year-end tax strategies, review your spending habits, and recalibrate your budget to support your aspirations.

An essential step in this process is discussing your financial resolutions with a trusted financial advisor. They can provide valuable insights into your current financial situation and help you identify practical steps to achieve your goals. Whether it's planning for a major purchase, preparing for retirement, or building an emergency fund, a financial advisor's guidance can make your resolutions more actionable and realistic. Collaborating with an expert also adds a layer of accountability, increasing your chances of sticking to your plan throughout the year.

Ultimately, taking the time in early December to think through your resolutions – financial and otherwise – gives you the clarity, confidence, and structure to succeed. By being proactive, you can transform your goals into a clear roadmap for the new year, ensuring you start January not only motivated but also equipped to make meaningful progress.

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Your Financial Advisor

Working with a financial advisor offers numerous benefits that go beyond simply managing your investments or retirement plans. A skilled financial advisor provides personalized advice tailored to your unique circumstances, helping you navigate complex financial decisions with confidence. They can assist with a wide range of financial needs, including budgeting, tax strategies, and estate planning, ensuring that your financial goals align with your broader life goals. Moreover, financial advisors bring a level of expertise that can save you time, reduce stress, and help you avoid costly mistakes, making it easier to achieve long-term financial security.

A dedicated financial advisor looks out for your total well-being, recognizing that financial health is deeply intertwined with other aspects of your life. They take the time to understand your personal values, family dynamics, and life aspirations, ensuring that their advice supports your overall happiness and peace of mind. For example, they might suggest strategies that balance your financial goals with your desire to spend more time with family, pursue a passion, or support charitable causes. By considering your complete well-being, your financial advisor helps you make decisions that not only enhance your financial situation but also contribute to a fulfilling and balanced life.

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