

It's Resolution Time

Making and Keeping Your New Year's Resolutions throughout the Year



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Introduction

It's that time of the year – we've all either made some New Year's resolutions or are about to make some. This month's featured report is all about making some realistic resolutions and more importantly how to make sure we are sticking to them throughout the year.

Have you ever been to a gym in January? I've never been much of a gym rat, but a friend of mine has been a member of one for years. She absolutely hates January. Tons of new people join and work out the first few weeks of the year. After that the vast majority of them has given up and won't make an appearance until the following January. I don't want us to do the same with our resolutions this year. Instead I am going to share some of my best tried and true strategies for sticking with resolutions. While I've never had the desire to work out at a gym regularly, I have been quite successful with other things including living more frugally and cutting our grocery budget more than in half, as well as paying off our consumer debt and at some point I was also able to lose 40lb (most of those have unfortunately crept back up over the past few years), and walking for exercise regularly.

This month we'll talk about setting realistic New Year's goals and little things we can do to make sure we are sticking to those resolutions throughout the year. I'll give you plenty of hands on tips and examples along the way. Implement what you can and keep coming back to the report any time you find yourself ready to quick or start to slip back into old habits that you are trying to stop.

Together we can make this the year when we finally get things done, lose weight, stop an unhealthy habit like smoking, get in shape, pay off debt and start a serious savings account. No matter what your own resolution is you'll find some ideas in here to help you keep them throughout the year.

Examples We Will Use Throughout the Report

I'm going to focus on two different examples throughout the report which also happen to be on the top of most New Year's Resolutions lists. Please keep in mind that these are just examples to help illustrate the various tips, ideas and strategies. If your resolutions happen to be different simply adapt them to what your personal goals are. The examples I am going to use are:

- 1) Healthy Weightloss
- 2) Getting Out Of Debt

Toward the end of this report I am going to give you some additional tips and ideas on how to apply and slightly modify these strategies for some other common New Year's Resolutions.

Let's get started. As always you are welcome to talk about this report in the member area, both in the comment's section and the forum. You are also welcome to email me with any questions and concerns at susanne@hillbillyhousewife.com

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Setting Realistic Goals

We are going to start with our goals for this coming year. Let's go back to our two examples and look at setting realistic goals. If you are currently overweight or in debt, how did this happen? Did you gain those extra pounds in just a few short weeks or months? Did the debt show up all of a sudden?

Of course it didn't. Most likely both the weight and the debt slowly crept up until they reached today's levels. If it took years to get there, should you realistically expect to get rid of it? No, you shouldn't.

While it won't take you as long to lose those pounds as it took you to put them on and it also won't take you as long to pay off your debt as it took to allow those credit card bills to grow, it will take some time. This is where setting realistic goals comes in.

Setting goals that you can actually meet is an important part of sticking to your resolutions. There is nothing more frustrating than feeling like there is no way you can reach the goal you have set yourself.

At the same time, you do want a goal that is somewhat challenging. In other words, it's a bit of a fine line you are walking. Let's look at some examples of good vs. bad goals. You'll quickly get a feeling of how to set a realistic goal for yourself.

Weight Loss Goals

I don't know about you, but when it comes to losing weight, I used to expect to lose about 10 pounds a week or so. Most of the time I actually got pretty close the first week, not realizing that most of this was water weight that I was losing because I reduced the amount of salt I was eating. The following week I would get frustrated because my weightloss was minimal (especially by comparison).

A realistic goal for losing weight – provided you adjust your diet and get some exercise as well – is 1 to 2 pounds per week.

I would also recommend seeing your physician and discussing your weight loss program and goals with him or her. A physician can give you some perspective on your goals and let you know if those are realistic for you personally. This is particularly important if you have a lot of weight to lose or have any contributing health issues.

Paying Off Debt

When you are paying off debt, things will be pretty slow, especially in the beginning. As you pay off more credit cards or other loans completely and can use that “extra money” to pay towards other debts, things will start to move faster. We’ll go into these strategies in more detail further down in the report.

A realistic goal will depend on how much you can realistically set aside each month to pay off debt. I suggest a minimum goal of \$100 per month, \$200 if you can. At the very least aim to be in at least a little less debt than the month before and whatever you do **DO NOT GET INTO ANY MORE DEBT.**

Assignment:

Take out a piece of paper and write down today’s date as well as where you are at right now. If your goal is to lose weight, go hop on the scale and record your current weight. If your goal is to get out of debt, take a look at every single thing you owe. Write each item down along with a total (i.e. Visa Credit Card - \$5937.98) and then add up everything you owe and get a total.

Below this, write down your goal. Do your best to come up with a realistic weekly or monthly goal as well as a goal for where you would like to be at the end of the year. In the next few chapters we’ll talk about specific tips and strategies for reaching your goals. As you start working towards your goals, you can of course come back and adjust them as needed.

Mapping out a Strategy

In this chapter we'll talk about mapping out a strategy to reach both your short term (weekly or monthly) and long term goals. This will help you keep things in perspective and keep you motivated when things don't seem to be moving in the right direction.

Think of your strategy as your road map or your step by step action plan that will show you how to get to the point where you are reaching your goals.

Baby Steps

To reach just about any goal, you need to change the way you live your life. If you've been trying to lose weight, I probably don't have to tell you that diets don't work. What does work is changes in the way you eat and getting more active.

The same holds true for getting out of debt. You have to make some changes to your spending habits to make sure you are spending less than you are making and have enough leftover at the end of the month to pay off a good chunk of that debt.

Lifestyle changes that help you accomplish your goals aren't easy and they are hard to stick with in the beginning. Eventually they become a habit or second nature, but until they do, you have to make a conscious effort to stick to them.

One way to make this easier is to break the changes down into baby steps. Make small changes that are relatively easy to implement. Once that change becomes a habit, make another one.

Let's look at some examples of what these steps may look like:

Weightloss:

Baby Step 1 – Drink plenty of water (at least 8 glasses per day)

Your body needs plenty of water to metabolize any body fat.

Baby Step 2 – Eat a healthy breakfast every morning

Studies have shown that people who eat breakfast consume less calories throughout the day. Choose a complex carb like oatmeal along with some protein (like eggs or egg whites)

Baby Step 3 – Walk for 45 minutes to an hour

A little exercise will boost your metabolism and help you burn fat throughout the day. This can be as simple as talking a brisk walk every day. For even faster fatloss, do this simple 10 minute home workouts:

<http://healthy.hillbillyhousewife.com/fatloss>

Baby Step 4 – No Food after 7 pm

A lot of people (me included) eat out of boredom or because they are tired at night. All those nighttime munchies calories quickly add up. Eat dinner and then stop. If you feel like a snack, make yourself a cup of herbal tea instead or drink a glass of water.

Baby Step 5 - Keep a Food Journal

Write down everything you eat and drink for a few days. Take a look at your entries and see what else you may need to change. Continue developing your baby steps based on those things that you know you need to change.

Getting Out of Debt

Baby Step 1 – Write down all your debt line by line with total amount owed and the interest you are currently paying.

Baby Step 2 – Make a budget and write down all income you have in one column and all expenses in another. Guestimate things like groceries, entertainment, clothing etc for now.

Baby Step 3 – Go through your budget and see where you can cut back. Can you live on a lower cell phone plan? Can you turn off the cable until your finances are under control? Try to cut at least \$50 in expenses per month.

Baby Step 4 – Look at your income column in your budget. What can you do to increase your income? Can you ask for a raise? Work overtime? Get a part-time job? If you are currently staying home with the kids, could you babysit for a few hours a day? Take in some sewing? Turn your home into a small daycare? Start blogging? Try to bring in at least an extra \$100 per month

Baby Step 5 – Keep track of all variable expenses for a few weeks. Write down every penny you spent and then go back and look at where you can make changes to save more.

Baby Step 6 – As you are starting to save some money and are starting to earn more than you spent, put all this money towards paying off your highest interest debt. (While still paying minimums on everything else of course).

Baby Step 7 – As extra money comes in from a tax refund, a monetary birthday present, a bonus check etc. use it to pay off debt.

Baby Step 8 – Continue working towards paying off debt and keep an eye out for other opportunities to make a little extra money. Once the first debt (i.e. high interest credit card), start to apply all the money towards paying off the next highest interest.

The Big Picture

While you are focusing mostly on baby steps for your day to day actions, it also helps to stop every once in a while and look at the big picture. This will help you make sure you are moving in the right direction. Let's look at some examples of how you may want to look at the big picture.

Weightloss

Get a sheet of paper, or a notebook, or even a spreadsheet on your computer and write down your current weight. If you'd like you can also get out the tape measure and take some measurements around your belly, arms and thighs. Write those measurements down.

Come back in a month and do the same. Take a look at how much closer you have gotten to your weight goal in just a few short weeks. Keep coming back and note those big changes on a monthly basis.

If you are hitting a plateau or even gaining weight, make some changes to get you moving in the right direction again.

Getting Out Of Debt

Get out the spreadsheet or sheet of paper you made that lists all your debt. Once a month or even every other month, come back and write down new totals. You should see your total debt shrink. If it doesn't, or isn't shrinking as fast as you'd like it to, go back to your budget and see if there are some other areas you can cut back expenses, or come up with some new ideas to increase income.

Looking Back

While you are looking at the big picture take some time to also look back at how far you've come. Not only will it be very motivating (see next chapter for more details on this), it will also show you some longterm trends. Are you starting to slack? Did you do something one month that helped you cover a lot more ground? By seeing those longer trends, you can then go back, analyze what you did and if possible do more of the same.

Assignment:

Sit down and come up with your own baby steps. Use the examples I've given you as a guide.

Staying Motivated

Charts and Graphs

We've talked in the last chapter about how keeping the bigger picture in mind as well as looking back to see how far you've come can help you stick to your resolutions. One way to accomplish this is to keep track of your progress with graphs and charts.

You can do this on paper or use a computer program like Microsoft Excel. You can simply graph how much weight you are losing each week or how much your total debt is going down per month.

Keep the chart or graph in a place where you will see it several times a day. Stick it on your fridge, tape it to your bathroom mirror or hang it up above your desk.

Make it a point to really look at the graph once or twice a day and acknowledge what you have already accomplished. It will help you keep at it.

A Simple Index Card

One of my favorite motivational tools is nothing more than a simple index card. I have two of them lying on my desk right now. The first helps me keep track of my weight and the second keeps track of my mortgage payment. I simply record where I am currently at. Let's take a look at some examples.

Weight Loss Index Card

On my weightloss card, I simply record my current weight. January 2nd I stepped on the scale and recorded my weight (yikes – not good after all those Christmas cookies). A few days later, I stepped back on the scale. I crossed out the old weight and recorded the new one. Ideally this new weight will be lower than the old weight.

If you are working on losing quite a few pounds, I recommend you don't weight yourself daily. Every two to three days seems to work much better and you see larger increments disappear off the scale this way.

The other reason why I recommend not weighing yourself every single day is that your hormones, salt and the food you eat in general can have an effect on how much water your body retains from day to day. You may be losing body fat one day, but also gain

some water weight, and thus not show any weightloss on the scale. This can be frustrating. Give weighing yourself every few days a try instead and see if that doesn't help you stay motivated.

Remember to cross out your old weight and record the new one. It's a great feeling and you always have a quick visual aid in front of you reminding you off how far you've come.

Mortgage Balance Index Card

On my mortgage balance Index Card I noted the current amount we owe on our home. For easy reference I also noted the number to call to get our current total as well as our Loan Account number (which I need to get the total via phone).

Once a month, after our current check has been applied, I make a quick call and get the new total. It helps me to do it relatively soon after sending the check because I still remember how much extra we were able to pay and apply towards principal.

As with the weight card, I cross out the old total and then write down the new one. I love making that call. It is very motivating and I am ready to sit down and brainstorm some ways to make sure the next check is even bigger.

How They Work

Why do these simple little index cards work? I believe they work in two ways. I already touched on the first one. By being able to cross out your old totals and write down the new ones, you realize that you are moving forward and are getting closer to your goal. Seeing that progress right in front of you and getting the satisfaction of crossing something off can motivate you to keep going.

These cards work for you in a second way as. By keeping them close by, (on your desk or your night table, in your purse etc.) you have a constant reminder. Both consciously and subconsciously your mind is constantly thinking about what you are trying to achieve. I believe our minds work on how to get us to that end goal even when we are not actively thinking about it.

Do you remember a time in your life where you were stuck on a problem and then all of a sudden you got an idea about how to solve it? You know what I am talking about – that light bulb going off moment. I believe that we often process things subconsciously and while we are busy with our regular life, a part of our brain is actively searching for solutions. Make this work to your advantage with these simple index cards.

Keeping a Journal

We are emotional being and our emotions play into every aspect of our lives, including what and how we eat and how we deal with money. You've heard of emotional eating and once you think about it, it's easy to see how emotions are tied to our finances as well. We are proud of what we earn and the things we can afford. We are ashamed to confess (even to ourselves) that we mismanaged money and have gotten into more debt than we'd like to see. We use money to celebrate by giving gifts and going on a spending spree can sometimes make us feel better.

Sometimes our emotions tend to sabotage what we are trying to achieve. Being an emotional eater, can sabotage even the most serious weightloss effort for example. We can't work our way around those emotions, until we know exactly what they are and how they affect us. That's where a journal comes in.

Your journal can be an actual nice leather-bound journal, a simple notebook or even a word document on your computer. I prefer something that makes me write things out by hand. It feels more "real" but use what works best for you.

Weightloss Journal

You may simply want to start by writing down what you are eating and drinking throughout the day as well as how it is affecting the way you feel physically and emotionally.

After keeping a weightloss journal for a few days, I realized that foods high in simple carbs (like white bread for example), make me crave more carbohydrate rich foods. More complex carbs like oatmeal don't have the same effect.

Celebrate the good days when you stick to your weightloss and exercise plan in your journal. Write down when you have a bad day and think about what may have caused you to eat that snickers bar or skip your workout.

Set aside some time each week to go back and read through old journal entries. Not only will you see how far you've come, you'll also find out what works and doesn't work for you with the help of your journal.

Read through your journal when you have a bad day and feel like throwing in the towel. You'll read about all your little success stories along the way. You'll also see that you've been feeling like quitting before or had a bad day and made it through it. Let the journal help you stick to your plan and finally reach your weight goals.

Money Journal

The money journal works very similar to the weightloss one. Write down how great you feel about not going out to lunch or not buying that cute new pair of shoes you saw but really don't need.

Write down how hard it was to tell your child that no when he saw a cute toy at the store or wanted a new cool pair of sneakers.

Celebrate your victories in your journal and note down all the little battles you are fighting in your head to stay on track.

As you work your way towards a debt free future, you will come up with all sorts of little strategies that help you stick to the plan. This may include freezing your credit cards (literally) or putting off any larger purchases decisions until you've had a chance to sleep on it (to curb impulse buying). Whenever you stumble across a new strategy that works for you, write it down in your journal.

Set aside some time every couple of weeks to read through your journal to see how far you've already come. When you feel like quitting, grab your journal, find a quiet corner and start reading through it. Hopefully reading what you've already accomplished will get you back on track.

Your Support System

Thankfully, you don't have to go it alone no matter what your goal is. Sometimes all we need to keep going is a kind word, a smile and a pat on the back. That's what our support system is for.

The first step toward building your support system is to simply tell family and friends about your goals. Ask them to be supportive and encouraging. This may mean getting everyone in your family to agree to keep the junk food out of the house, or to eat a healthy meal at home instead of going to your favorite pizza joint for Friday night dinner.

When it comes to getting out of debt, you truly need the whole family to be on board. Start with your spouse and go over the family finances together. Make a list of things you want to change to curb expenses. Once you and your spouse are on the same page, call a family meeting and explain what you are thinking about doing with the kids. You don't have to go into too much detail, but explain that there is a reason why you are cutting off their cell phone, canceling cable and why you will be making their lunch instead of paying for the lunch at school etc.

In a family situation like this, be sure to get everyone's input and when possible give the kids some choices. For example, you may give them the option to keep the phone under the condition that they pay for it through allowance or a part time job.

Give them choices too when you can. Vote as a family if you will take a vacation or keep cable for example. Even little things count. If you are used to going to the movies once a month and are cutting that expense out, decide together as a family what you will be doing instead. It could be reading a book together, family game night or renting a movie.

Share your charts and graphs and your progress in general with your support system. Family members and close friends will become some of your most powerful cheerleaders. They will also hopefully hold you accountable when you don't do as well as you could. Be sure to ask them to do this.

Online support can be great as well. There are groups and message boards on just about any topic and of course we here at the Hillbilly Housewife club are always there for you as well. Post your goals and your progress on the forum and stop by and ask for support or just a virtual hug when you have a bad day. We're here for you.

Another powerful ally is a Buddy – this can be a workout buddy, a “Let's get out of Debt” buddy, a quit smoking buddy – you name it. The key is to find someone with similar goals and become each other's support. You can compare notes, spur each other on and make it a fun little competition to see who does “better” on a weekly or monthly basis. A little healthy competition can be just what you need to try even harder and reach your goals that much faster.

Rewards

Speaking of reaching goals, don't forget to set mini goals along the way and give yourself a reward for reaching them. Just be careful in the type of reward you pick. If you are losing weight, a pizza or a big slice of cake are not a smart reward. If you are paying off debt, don't go on a shopping spree as a reward. Let's look at some examples of better choices:

Weightloss Rewards

Let's say you have a total of 50 pounds to lose. 10 pounds is a good mini goal. Once you reach it, go get a pedicure, see a movie with a friend or buy that new blouse you've been eyeing. Pick a reward that's meaningful to you. For me it would probably be a new book and the quiet time to enjoy reading it.

Getting Out Of Debt Rewards

If you have 3 different credit cards maxed out, a good mini goal may be to pay one of the off. Or if you owe a total of \$4,000 reducing that to \$3,000 may be a good mini goal. A good reward may be pizza night with the family. Make homemade pizza together and then spend the rest of the evening watching a movie or TV show together or playing board games. Another fun idea would be to spent the day at a park complete with picnic.

The Big Why

Last but not least, I want to talk to you about the big why. Why are you doing this? Take some time to really think about it and go beyond the obvious. Let's take weightloss for example. Yes, you want to lose 50 pounds, but why do you want to lose that weight? There is probably more than one reason. You want to look better, have more energy and fit into those jeans that are hanging in your closet again. That's a start ... now let's dive in deeper. You want to be healthier to make sure you are staying around for a long time to see your kids grow up. You want more energy so you can chase your little boy around the playground and you want to look better so your husband starts chasing you around the room again. Maybe there's a history of diabetes and heart disease in your family (like there is in mine) and you want to avoid these health conditions as much as (or at least as long as) possible.

What are your reasons to get out of debt? Do you want the harassing phone calls to stop, or do you want to be able to sleep at night instead of staying up worrying about where the money for the next house payment is coming from? Maybe you have plans to move to a bigger house or apartment the future or you just want to set a good example for your kids.

Take some time to discover exactly what your main reason for wanting to do this is. Then write it on a sheet of paper or an index card and tape it to your bathroom mirror or hang it on your fridge. Take some time twice a day (once in the morning after you get up and once at night before you go to bed) to read your "Big Why" out aloud. It will become an affirmation – in fact you may want to write it as an affirmation.

Weight Loss Affirmation

I will lose 50 pounds so I can stay healthy, fit and active for my kids

Getting Out of Debt Affirmation

We will pay off our Credit Card Debt so we can qualify for a loan for a home of our own next year.

Assignment:

Pick at least two of the motivational tools I have outlined above and implement them. Start your journal, make your index cards or charts and put your support system in place. Eventually you should give all of these a try and see which ones motivate you the most. Personally, I use all of them and different tools work better at keeping me motivated at different times.

Dealing with Failure

Let's face it... sooner or later you will fall off the wagon, no matter what your New Year's Resolution is. And that's ok. How you handle that "failure" is what will make the difference between giving up on yet another resolution and making this the year when you reach your goals.

Forgive Yourself

When you indulge in that piece of birthday cake, half a bag of chips or bowl of ice cream, don't fret over it. Forgive yourself.

When you spend money on a toy for the kids or a new pair of shoes you didn't "exactly" need, don't fret over it. Forgive yourself.

Like my grandmother used to say "What's done is done". You won't undo it by beating yourself up. Think about what exactly you have done and then tell yourself – Out Loud – that it's ok.

Dust Yourself Off And Get Back On That Horse

The next step is to dust yourself off and get back on. Eat the right foods again and drink plenty of water if you are trying to lose weight. Rein in your spending and start setting aside money to pay off your debt if that's your goal.

Don't use this one little slip-up as an excuse to just throw in the towel. We all mess up, we're not perfect. What makes us successful is to NOT QUIT but instead just start over. You will reach your goals – just keep at it.

Timing is everything here. ... The sooner you get back into the behavior or habit you are trying to adapt, the better. If you have a piece of candy, some cake or even pig out for an entire evening, make yourself go back to your eating plan the very next meal. You may also want to drink plenty of extra water to help your body process all that extra food (most likely it contained plenty of sugar, salt and preservatives and your body will be thankful for the extra water).

If you are going on a spending spree one afternoon, or just cave in and take the kids to their favorite fast food place when that's not in your budget, get right back on.

You can do this – Don't you dare give up ☺

Applying the Concepts to Other Resolutions

In the introduction of this report I promised to address how to go about applying these tips to other areas in your life in a little more detail. Here are a few more popular New Year's resolutions along with some ideas on how to modify the examples in this report to work for that particular resolution.

Stop Smoking

To quit smoking doesn't seem to be an easy thing to do at all. First of all, realize you are dealing with a serious addiction here. Your baby steps would be to slowly reduce your nicotine intake over time. Nicotine gum or a patch might be a solution for that. I suggest you speak with your doctor about the best option for you. Your doctor will also become a big part of your support system.

Keep a journal to help you process all your feelings about this major change in your life. You can also keep an index card or a small calendar close by. For each day that you don't smoke a cigarette, either make a tally mark on the index card or put a smiley face on your calendar for that day.

Get Fit

Getting fit will work a lot like the strategies layer out in the weightloss examples. It is more of a lifestyle change than anything else. The hard part is that the results you are getting aren't quite as easily measured as with the weightloss example. You still want to keep track of what exercises you do for how long and when.

Keep a workout journal where you keep track of how many reps at what weight you are doing (if you are doing weight training) or how far you've walked at what speed in what time.

By looking back over your journal you will notice your body getting stronger and faster over time.

More "Me" Time

You're best tool when it comes to getting more "me" time is a calendar. Schedule some time to go take a hot bath, read a book or have lunch with a friend and stick to that schedule.

Again, start with baby steps. Just taking 15 minutes a day just for yourself is a great start. Then you may want to move on to something like taking a class (i.e. sign up for yoga twice a week).

Another strategy I read about in a magazine (I wish I could remember which one) was to make your to-do list for the day and then make a “for me” list. Your goal is to make your “for me” list as long as your to-do list and be sure to get to as much of it as you can. The things on the “for me” list can be small things like taking 5 to 10 minutes to enjoy a cup of tea and flip to a magazine.

Getting Enough Sleep

This is something I’m still working on as well. Again, take small steps toward sleeping better. Some things you may want to try that can help are to schedule some quiet, calm time for 30 minutes to an hour before bed time. Turn off the TV and computer and read a book or talk to your spouse instead.

Taking a warm bath right before bed can help, as can putting on warm socks before you go to sleep.

Studies have shown that 30 to 45 minutes of brisk walking per day or some sort of other exercise will help you sleep better as well.

Give each of these tips a try and see which work for you. If you are currently only sleeping 4 or 5 hours, slowly work yourself up to getting a regular 7 to 8 hours of sleep per night.

That’s it – I hope you’ve enjoyed reading this month’s report and are ready to adopt some new, healthy habits. As always I welcome your comments in the member area and the forum.

Warmly – Susanne – The Hillbilly Housewife

<http://www.HillbillyHousewife.com>

Additional Resources

Weightloss Resources

From The Hillbilly Housewife Website

[Dieting On A Budget](#)

[Healthy Frugal Recipes](#)

[Smoothie Recipes](#)

[Cooking With Quinoa](#)

From Other Sites On The Web

[Menu Planning Central](#)

Take a look at the Healthy Menu Mailer option.

[10 Minute Home Workouts](#)

A great home workout program you can do in 10 minutes and you won't need a lot of expensive equipment.

Getting Out Of Debt Resources

From The Hillbilly Housewife Website

[Family Budget Report](#) (pdf)

[Frugal Recipes](#)

[Best Buys For Your Budget](#)

From Other Sites On The Web

[Living On A Dime Ebooks](#)

I can highly recommend the one on Eliminating Credit Card Debt

[Our Family Budget](#) – free site that offers tips on making and staying within your family budget.

[Debt Free in Three To Five](#) – ebook with hands on, step-by-step instructions to eliminate all your debt (even your mortgage)