

7 New Year's resolutions to set for yourself.



To do: Identify the goals that can help you live a happier, healthier life. Because a new beginning marks the perfect time to try. Not sure what your New Year's resolution should be? If you're feeling stumped, our experts have a few suggestions.

1. **Start an emergency fund.** Worst-case scenario. What would happen if you suddenly had extensive expenses? For example, could you afford critical home maintenance? Car repairs? Medical costs? Or just a slow business season? According to a Federal Reserve survey, 39% of American adults could **not** come up with \$400 to cover an unexpected expense (or could only do so by borrowing or selling something). And Bankrate's latest Financial Security Index showed 28% of adults have no emergency savings at all. To make sure you're prepared, we recommend setting aside a certain amount each month. And maybe even having it automatically transferred to your savings account. Any overachievers out there? Try dedicating your tax refund to it, and you'll instantly feel a more comfortable cushion.
2. **Support causes close to your heart.** If you already have enough money stashed in savings (and you don't have any debt to pay down), channel your charitable side. First, figure out what change you want to see in the world. What effect do you hope to have? Is it helping the less fortunate? Developing your community? Increasing access to education? Then, decide to make monthly donations to nonprofits that need it. Or, set up regular volunteer sessions. Need some inspiration? Read up on the Frankenmuth Insurance Foundation.
3. **Do what you love.** If you're dreading your return to reality, it might be time to pursue a new opportunity. Start the year searching for a job that will bring you joy. Even if it means starting your own business.
4. **Travel more.** Seeking adventure? Compile your destination wish list, then start completing it. Whether it's a weekend away, all 50 states or an international place, we offer 24/7 travel assistance. So you can see the world without worry. Ready to get going? We recommend

planning your annual travels in January. That way, you have things to look forward to all year long. (And you can plot out your PTO days most appropriately.)

5. **Stop driving distracted.** Every day, more than 1,000 people are injured due to distracted driving. But please, don't let yourself be one of them. Make a promise to avoid anything that could take your eyes off the road, hands off the wheel or mind off the drive.
6. **Update (or start writing) your will.** Where there's a will, there's a way to safeguard your family's future. So this year, meet with a professional to make a plan. Work together to outline your last wishes and how your assets should be allocated. All of the above will take an enormous burden off your loved ones, and it will ensure everything is exactly as you intended. Plus, you'll get the peace of mind that your people are protected. Not sure where to start? Read our 11 tips for preparing your last will and testament.
7. **Invest in life insurance.** We know, we know. It's not exactly the most exciting task to tackle. But, preparing for the future is one of the most practical. To prove its importance, allow yourself just one minute to think about your passing. When you're gone, what will life look like for your family? Is there any chance they'll face financial struggles? To give yourself a little peace of mind, talk to an agent about your life insurance options. Then you can enjoy the rest of the year, knowing you have the coverage you need. (And don't worry, it's more affordable than you may believe.)

Whatever your New Year's resolution may be, make sure you're ready for anything. While you're asking your agent about life insurance, ask them to do an annual review of your existing policies, too. They can make sure your home, car and business are properly protected - which can make for smooth sailing into the latest (and hopefully greatest) decade.