

# **BREAKTHROUGH YOU!**

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52 Ways to Dramatically  
Transform Your Life



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Life isn't about  
finding yourself.

Life is about  
creating yourself.

**GEORGE BERNARD SHAW**

# INTRODUCTION

**A**t some point, we all get to a point in our lives when we say, “Enough is enough.” We decide to change everything at once. We spend a weekend planning all the changes we’re going to make:

- ✓ We create lists.
- ✓ We create schedules.
- ✓ We’re determined.

Monday comes, and we do okay. There are few hiccups, but we have a good day.

Tuesday might even go okay.

By the time Friday comes and goes, we’re a mess. We’ve failed on every front and are feeling even more angry and helpless than we did before.

The challenge comes from trying to do too much at once. There's only so much change you can handle at one time. **The only way to change a lot is to change a little at a time**

**and accumulate a lot of small changes over a longer period of time.**

Most people take an ineffective approach.

**Their thinking goes something like this:**

- “I’m going to get up two hours earlier. With that time I’m going to meditate, practice the guitar, and head to the gym.”
- “When I get home from the gym, I’m going to skip the pop tarts and make an organic mango, wheatgrass, pomegranate, kale, vegan protein smoothie. I’ll drink this while listening to *Sounds of the Amazon Rainforest*.”
- “During each break at work, I’m going to visualize myself making \$1,000,000 per year and get some exercise outside.”
- “I’m going to bring my running clothes and shoes to work so I can begin training for the San Francisco

Marathon.”

- “Dinner is for sissies. I only need breakfast and lunch. This will help me reach my goal of seeing my abs for the first time ever.”
- “I’m giving up TV permanently. I have to write my novel. I also need the extra time to learn how to play the harp and create Bonsai trees.”

We try to do too much! We get frustrated with our lives and overreact. **It's quite easy to change your life dramatically if you're patient enough to change it slowly.**

Changing one thing each week will result in living a drastically different life after a year. Even changing one significant thing a month will lead to a very different life in a year.

To dramatically change your body, you only need to change a couple of habits.

To dramatically change your finances, you only need to change a couple of habits.

I've put together a list of 52 simple activities you can integrate into your life so you can *finally* achieve your wildest dreams. Weekly incremental improvements are simple and attainable, and most importantly, they lead to exponential growth over time.

Of course, this list of 52 activities are just examples. **Reflect on the changes you want to make in your life and develop some of your own ideas.**

You might wonder how you could possibly have time to change 52 things in your life. But, many of these things don't require any more of your time.

For example, spending a few minutes visualizing your goals doesn't take any of your time if you do your visualizations while you're taking a shower, mowing the grass, or using the restroom.

Healthy food doesn't take any longer to eat than junk food.



Exercising doesn't have to rob you of any time if you do it instead of - or even while - you're watching TV.

**In most cases, it's not about adding more tasks to your life. It's about making more effective choices.**

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“Life is inherently risky. There is only one big risk you should avoid at all costs, and that is the risk of doing nothing.”

– DENIS WAITLEY

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*Let's get started...*

# MONTH 1

## 1. **Start paying your bills each week.**

How many times have you paid a bill late due to procrastination or forgetfulness? Your bills arrive with plenty of time to ensure they're paid in a timely manner. **The key is to create a weekly habit** of paying your bills.

- It might be while you watch Netflix on Sunday night, or you might do it at the kitchen table on Saturday morning.
- The time and place don't matter as long as you're consistent each week. Gather all the bills you've received that week and pay them. Bigger bills might have to wait until the next paycheck, and that's okay.
- By paying your bills each week, you should avoid late fees. You'll also cut back on your spending, since you know you'll be paying

your bills in a few days.

- **This is one of those simple, but annoying, habits that can make a huge difference.** Think about the people you know who are great about paying their bills and those who are not. Which would you rather be?

2. **Stretch.** Babies are amazingly flexible. Most adults are very inflexible. Fortunately, it's never too late to increase your flexibility. You probably remember the basic stretches from your days in gym class. That can be a great place to start.

- **Stretching can reduce pain, reduce the risk of injury, and make you feel better in general.** It can also be a comfortable way to ease into an exercise routine.
- There are endless resources available to help you with your

stretching. Visit the library or find a video online.

- If you like to watch TV, you can make the most of that time by stretching, too.

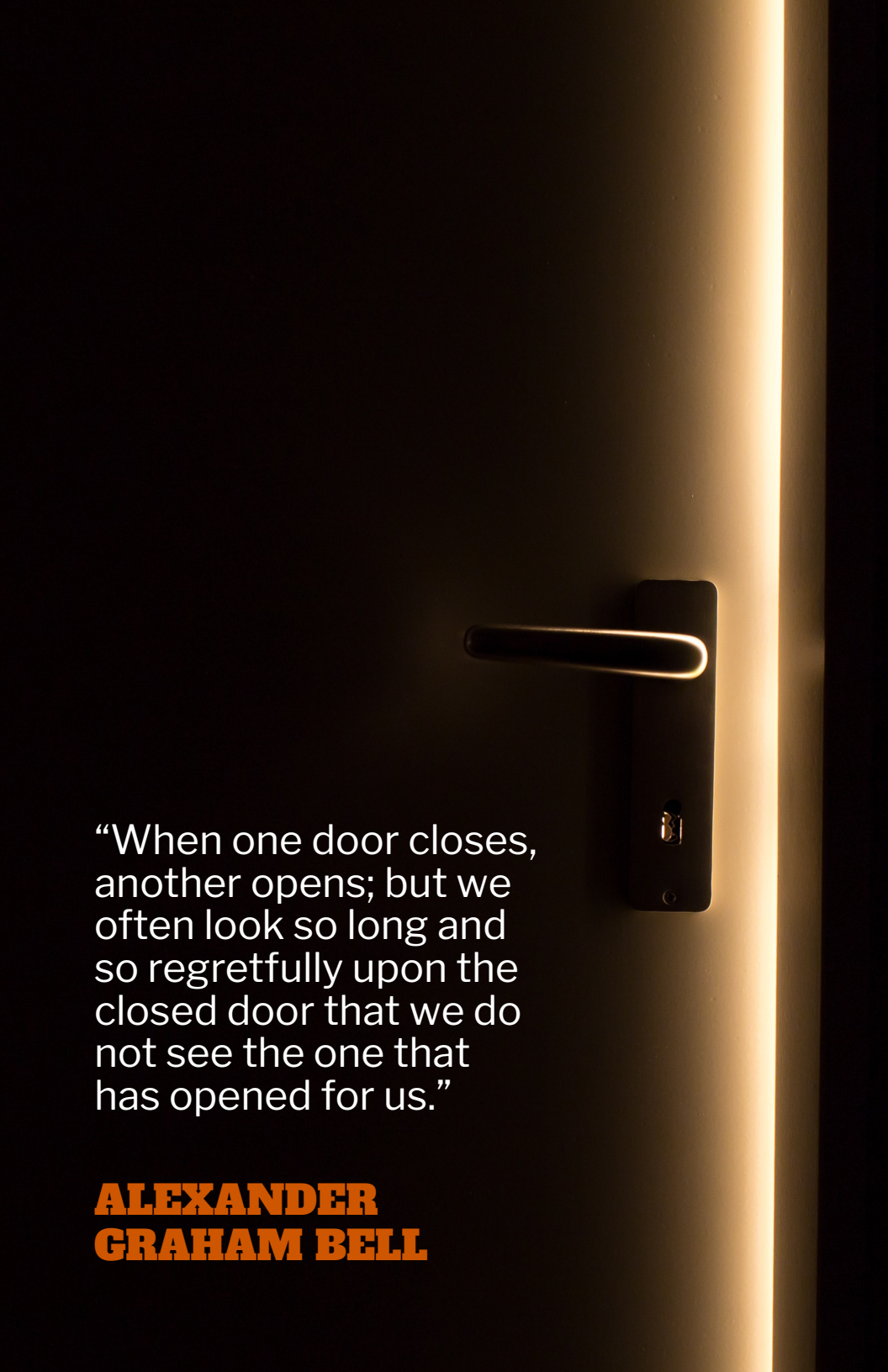
3. **Be on time.** Being late can irritate your boss, friends, and family. It can also create stress. It's not hard to be on time. Just stop waiting until the last possible minute. When you wait as long as possible, everything has to go perfectly in order for you to be on time.

- Decide that you're going to be on time for everything. Whether you're meeting someone for dinner, arriving at work, completing a project at work, or doing a task at home you promised to do.
- There are many benefits to being on time besides the obvious. People will trust and respect you more. They will also

treat you better. When people have to wait for you, you're telling them that you don't respect their time.

4. **Journal each day.** A day worth living should be recorded. Once you start recording your life, you'll find that your life improves, even if only so that you have something more interesting to write about. This simple habit only requires 10-15 minutes each day and will prove invaluable down the road.

- It's nice to be able to look back on your life and remember it with more detail and clarity.
- You'll also learn a lot more about yourself in the process.



“When one door closes,  
another opens; but we  
often look so long and  
so regretfully upon the  
closed door that we do  
not see the one that  
has opened for us.”

**ALEXANDER  
GRAHAM BELL**

## MONTH 2

5. **Purge your financial obligations.** Pull out all the bills you pay each month - electric, gas, cable, internet, cell phone, gym membership, insurance, and so on. Include other things that might not have a formal bill associated with them such as food and gasoline.
- Which of these bills is unnecessary? Do you actually use your home security system? Do you go to the gym?
  - Which bills can be reduced? Could you cut back on your cell phone or cable plan? Could you spend less on food?
  - Even billionaires wish they had more money. **One easy way to have more is to spend less.**
6. **Weigh yourself each day.** The easiest way to keep your weight under control is to remain aware of it. After you wake

up each morning, hop on the scale and record the number.

- **Take the average for the week.**

This is a more accurate way of determining your weight, since it can vary from day to day. Don't worry about comparing one day to the next - compare one week to the next instead. A spreadsheet can make this process easier.

- It's easy to make adjustments and get back to ground zero after you've gained a single pound than after you've gained 10.

7. **Review your day.** Have you ever wondered why your life seems like living the same day over and over again? Do you make the same mistakes again and again? One remedy is to review your day. **It only takes five minutes and can change your life.**



- Each evening review your day from beginning to end. Note what you did well and what you did not. Look for areas where you can improve and jot them down. Mistakes are part of life, but there's no excuse to make them more than once.
- This can be incorporated with your journaling session.

8. **Meditate.** It's hard to overemphasize the power of meditation. The average attention span these days is laughable, and it's only getting worse. Meditation has many documented benefits beyond improving your ability to focus.

- **Meditation is good for your physical and emotional health.** It's also a great way to learn how your mind works.
- Find a book or video about meditation if you're unfamiliar with the process. Meditate for

at least 10 minutes each day, preferably in the morning. Get yourself in a pleasant state of mind and see how long you can sustain it.

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“Many of life's failures are experienced by people who did not realize how close they were to success when they gave up.”

– THOMAS EDISON

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## **MONTH 3**

9. **Track your spending.** You've already looked at your month-to-month bills. Now, let's look at your other spending. This includes items such as movies, books, magazines, entertainment, furniture, clothing, cleaning supplies, and toys. Many of these items are optional.
- You might find that you do well with your month-to-month bills but spend too much money on other things.
  - Track every dollar you spend, so you can be aware of where your money is going. You'll be surprised by what you find.
10. **See your doctor.** It's surprising how many people haven't been to see a doctor of any kind in the last decade or more. How you feel isn't always a good indication of your health. Many serious issues have few symptoms,

or even none at all, until it's too late to do much about it.

- Think about the last time you saw your physician, dentist, and optometrist.
- The general guidelines are to see your physician once per year, your dentist twice a year, and your optometrist once every two years. Keep in mind, these are the bare minimums.

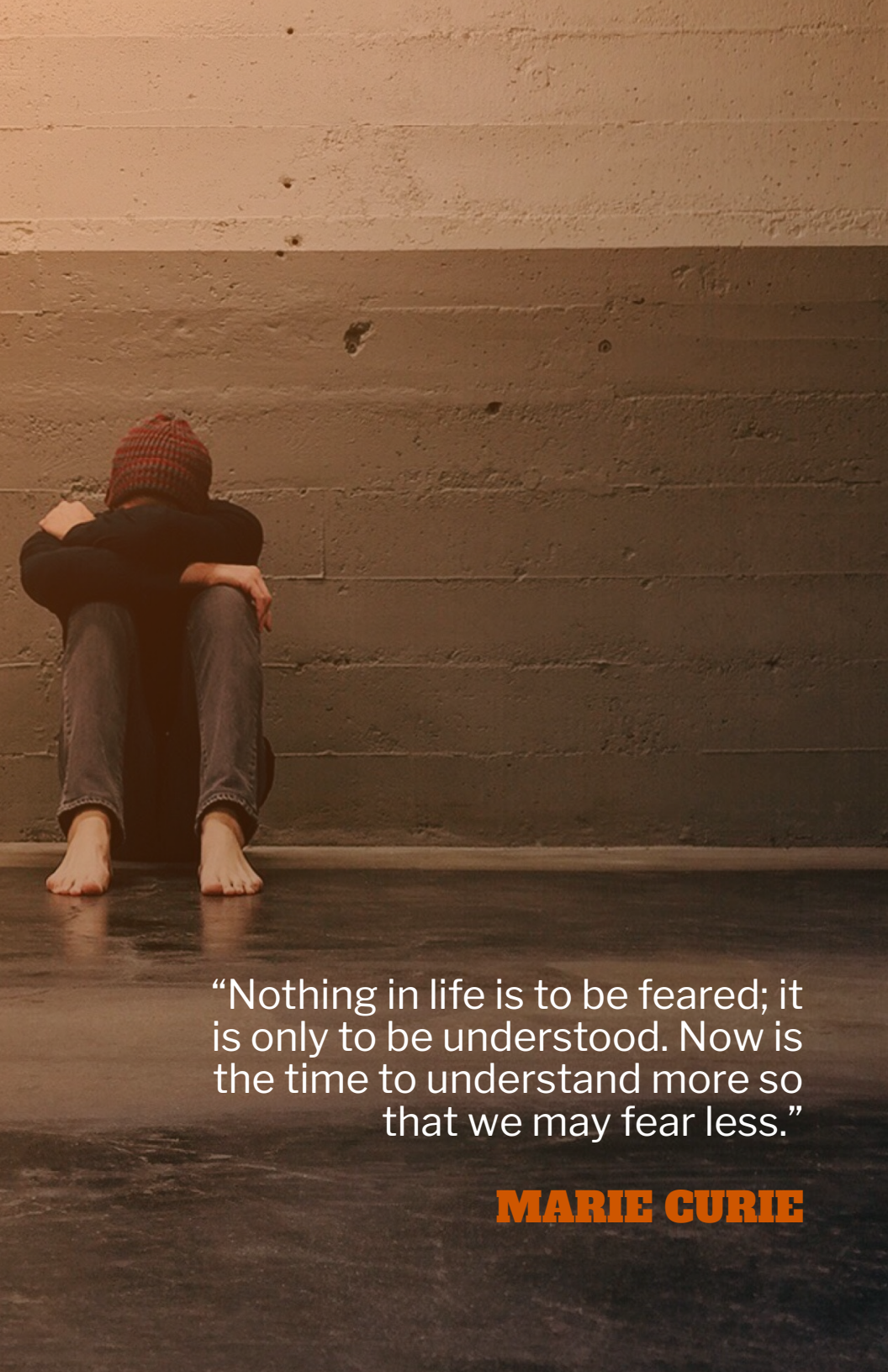
11. **Set a few goals. Without goals, your life is primarily spent surviving and aimlessly trying to entertain yourself.** Set some goals, so your life has an overall purpose. Without goals, you'll reach the end of your life and wonder what happened.

- Have goals for each day, month, and year.

- What do you want to accomplish over the next three months?
- Begin making changes to your life to support these goals.

12. **Be grateful.** Gratitude is great for your perspective and mood. We all have things we can choose to be grateful about. It's very easy to get caught up in the negative things in your life. However, when you focus on the positive things, you become more capable and happier.

- **Spend two minutes each day making a list of the things that make you feel grateful.** Keep adding to your list. Notice how you feel after a few days.
- This is great to do before you start your day and at the end of the day. Begin and end on a positive note.



“Nothing in life is to be feared; it is only to be understood. Now is the time to understand more so that we may fear less.”

**MARIE CURIE**

## MONTH 4

13. **Wait a week before making major purchases.** Most of us have an itchy trigger finger when it comes to spending money. Once we see something we want, it's like we're locked on target. Nothing is going to stop us from making that item our own and bringing it home.
- Remind yourself of all the major purchases you've made that you regretted. Think about the other things you could've used that money for.
  - Force yourself to wait for at least a week before you buy anything you would consider a major purchase. A month is even better.
  - **You'll find that your enthusiasm for buying that item dissipates over time.** It

might not go away completely, but it will lessen enough that you can resist.

**14. Track your food intake for a week.**

Most of us have a relatively limited diet, so it isn't necessary to track your food every day for the rest of your life. But you might find the results interesting.

- Use a free app like “MyFitnessPal” and track every calorie you eat for a week. Try to stick to your normal routine. You're not trying to eat perfectly but measuring your normal behavior.
- After a week, take a look at your average calories, fat, carbs, and protein intake. What changes should you make? Make those changes and do the process again.



**15. Dress like your boss. Sometimes, the person that gets promoted is the one that looks right for the job.**

Appearances probably shouldn't matter, but they clearly do in many situations. Instead of dressing like your peers at work, which is just average behavior on your part, take it up a notch and dress like your boss.

- Take note of your boss's general style. What kind of pants, shirts, and shoes do they wear?
- If your boss isn't the same gender as you, look at your boss's peers for a more appropriate role model.

**16. Visualize success.** We're great at imagining the worst and driving ourselves crazy. Try something new and visualize success instead. This is a great time to pull out the goals you made earlier and visualize yourself achieving them.

- Visualize the exact moment when you achieve one of your goals. Be as detailed as possible. **The experience should be a 10 out of 10. Change it up until it is.**
- Do this several times each day.

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“My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style.”

– MAYA ANGELOU

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## **MONTH 5**

17. **Save automatically.** Many people make the common mistake of telling themselves they'll save whatever money is left over at the end of the month. Of course, there never seems to be anything left to save. Make a habit of doing the opposite. **Save first and then spend.**
- Take money out of your paycheck and save it before you can possibly spend it. You can't spend what you don't have.
  - There are a variety of ways to do this. You can manually take money out of your checking account and put it into a separate account. You could also have your employer split your paycheck and send part of it to a separate account. Either way can work.

18. **Take a walk.** We're made to move around on two feet. Spending too much time sitting is bad for your health, and sitting is what we seem to do most of the day. Some scientists claim that sitting is an unnatural position for humans. That's why we need chairs and couches to be comfortable when we sit.

- Walking is natural and free. **It's great for your body and mind.** If you can walk in nature, so much the better. It's a great way to relax.
- It can be more interesting to walk with a step counter. There are even free apps you can use with your smartphone.

19. **Limit your use of electronic devices.** If you watch a lot of TV, there's a good chance your life could be better. TV is a convenient form of entertainment, but it accomplishes little beyond that. The same goes for

playing on your phone or surfing the internet.

- Add up how many hours you spend on these devices each day. What else could you do with that time?
- If you need entertainment, find something with additional benefits. For example, playing basketball with a friend provides exercise and socializing. Reading a non-fiction book increases your knowledge. Gardening beautifies your home or provides nutritious food.
- Electronic devices are the junk food of entertainment.

20. **Develop a spiritual practice.** Humans are spiritual beings. It's one of the few things that separate us from other animals. How you choose to develop this part of your being is

entirely up to you.

- You could join a church and become an active member.
- You could develop a meditation practice.
- You could sit in nature each day or week and ponder the universe.
- Decide what is right for you and start doing it this week.

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“Lighten up, just enjoy life, smile more, laugh more, and don't get so worked up about things.”

– KENNETH BRANAGH

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## MONTH 6

21. **Read a financial book.** Pick a popular and highly-regarded book on personal finance and read it. It can be a general book on personal finance, or be specific to a particular topic, such as debt reduction or investing.
- After reading each chapter, create a few notes on how you can apply the information to your life. Then, actually apply it.
  - You don't need to be a financial genius to be financially independent. **All it takes is a few good habits followed consistently.** It's time to get started.
22. **Drink more water.** Water is practically free and good for you. Your body is mostly water, so it only makes sense to replenish your body with water each day. Your body

craves water, so give it what it wants.

- There's no need to drink a gallon or more of water each day unless you're working outdoors in the summer heat. Drink a big glass of water when you first get up in the morning and a couple of hours before bed. Drink when you're thirsty in between those times.
- See how well you can keep your fluid intake to water exclusively.

23. **Plan your day the night before.** You'll have better and more productive days if you plan them in advance. There's a big difference in your results if you plan out your day versus just winging it.

- As part of your evening routine, make a list of the things you most want to get done the following day. **Put them in order of priority.**



- Have your list available when you start your day. Get busy and attack that list as soon as possible in the morning. Complete the items in order.
- Just try this for a week and see how much more you get done. Notice how much more relaxed you are, too.

24. **Forgive yourself.** Maybe you messed up high school and had to go to community college. Maybe you chickened out and didn't ask out the pretty lady at your first job. Maybe you let down a friend. Or you went bankrupt. Or you gained too much weight.

- We all have done and said things we regret. We've all failed to do things that we now regret. There's no fixing the past, so the only solution is to just forgive yourself.

- **Make a list of your biggest regrets and let them go.** You're a more capable person and you've learned your lesson. There's nothing to be gained by beating yourself up any longer.

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“Life is short, and if we enjoy every moment of every day, then we will be happy no matter what happens or what changes along the way.”

– GRETCHEN BLEILER

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## MONTH 7

25. **Create an emergency fund.** It's one thing to be able to pay your bills each month. It's another to be able to deal with a dead furnace, automobile transmission, or a lost job. If you've been automatically saving, you should have a great start on an emergency fund.

- An emergency fund is for an emergency. So, the money in the account should be left alone unless there's an emergency. It also needs to be accessible. It's not wise to invest your emergency fund in real estate, for example.
- Experts recommend saving anywhere from 3-6 months' worth of expenses. Get busy saving, even if it's just a few dollars each week.

**26. Find a form of exercise that you love.** Going to the gym isn't everyone's cup of tea, but everyone still needs to get exercise each day. Unless you have a manual labor job, it's important to keep your body in good shape with additional exercise. The key to exercising religiously is to find a form of exercise that you love.

- Think back to what you liked to do as a child. Basketball? Swimming? Running? Tennis? Maybe you took yoga in college and loved it. Maybe you rode your bike to school and had a blast.
- Could you do that activity now? What do your friends like to do? Could you join them?
- **Find something you like to do, and you won't have to force yourself to do it.**

**27. Outsource one of your maintenance tasks.** Most of our waking hours are spent on maintenance tasks. Going to a job that just pays the bills. Buying food. Washing clothes. Eating. Mowing the grass. Mopping the floor. The list goes on. These activities are completely necessary to keep our lives going, but they don't help us to progress.

- Pick a maintenance task in your life and get someone else to do it. You could pay a neighbor to mow your grass. You could order your groceries and have them delivered to your house. Hire a cleaning service.
- Get rid of one of these tasks and spend that time doing something to achieve your goals and make real progress in your life.

**28. Eliminate one negative habit.** It doesn't have to be a big, brutal habit.

You can start small. You might want to eliminate your expensive morning coffee or to avoid diet soda and drink water instead. Maybe you want to stop eating potato chips or biting your nails.

- Pick one habit and give yourself a week to stop doing it.
- Make a list of the negative aspects of that habit. Make a list of the benefits of eliminating it.
- **Find a new habit to replace the old one.** For example, instead of eating potato chips, you could have a piece of fruit instead.

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“Remember your dreams and fight for them. You must know what you want from life. There is just one thing that makes your dream become impossible: the fear of failure.”

– PAULO COELHO

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## MONTH 8

### 29. **Take steps toward your retirement.**

Most younger people aren't concerned with retirement. Those in middle age are trying to send children to college and are probably living beyond their means. Once you hit 50, panic sets in and there might not be enough time to save enough for the lifestyle you want to live in retirement.

- If you're not already contributing to your company's 401k, begin.
- You should already be saving automatically. Ensure that you're investing that money and not spending it.
- **Understand that time matters.** It's better to begin saving a little at age 25 than to start saving a lot at age 50.

30. **Cut back on processed carbohydrates.** The dietary recommendations from the medical community seem to be forever changing. One of the current recommendations from those that study longevity is to cut back, or even eliminate, processed carbohydrates.

- This includes foods like cereals, bread, pasta, crackers, cookies, and pancakes. **A safe rule is to keep your carbohydrates limited to naturally-occurring foods like beans, rice, fruits, and vegetables.**
- This can be challenging, as many of us love our pasta and bread. As an experiment, try giving up processed carbohydrates for a month and see how you feel.

31. **Go to bed and wake up an hour earlier.** Many of the world's most successful people wake up before



5AM. Some actually get up before 2AM! As a general rule, most people don't accomplish much in the evening hours. The morning hours tend to be more productive.

- This week, go to bed one hour earlier and set your alarm one hour earlier. Plan how you're going to use that extra hour in the morning.
- **You'll get the same amount of sleep, but you'll get more done.**

32. **Spend time in nature.** We're all animals at heart. It's nice to live in a house with heat and air conditioning. It's nice to sit on a comfy couch and watch TV. However, there's a reason we're drawn to the outdoors. There's a reason it just feels right to be in a scenic location and get away from others.

- This week find time to get away from your everyday life and

spend some time outdoors in a natural setting. Depending on where you live, that might mean going to the park or driving to the mountains for the weekend.

- Just find a nice place to sit and take it all in.

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“When you rise in the morning, give thanks for the light, for your life, for your strength. Give thanks for your food and for the joy of living. If you see no reason to give thanks, the fault lies in yourself.”

– TECUMSEH

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## MONTH 9

33. **Sell your unwanted items.** You have plenty of things in your house that you don't need or love. Why keep them? Get those things out of your way and out of your life.
- Sell any items that are worth the effort. Take the rest to Goodwill, give them away to friends, or throw them in the trash. You only have a week.
  - Take the money you make and either apply it to your emergency fund or invest it.
34. **Take a cold shower.** There are many reported benefits to taking a cold shower each day. Not only will you save money by not using hot water, but you'll also benefit your body and mind. Suffering through a cold shower is a great way to build discipline in your life.

- Though it's extremely different difficult at first, it becomes surprisingly easy over time. You'll feel refreshed and rejuvenated. You'll also feel confident knowing that you're doing something that the average person simply won't.
- **If you can learn to enjoy a cold shower, you can handle anything.**

35. **Work on your eye contact.**

Improving your eye contact is a simple way to enhance your communication skills. Too many people avoid eye contact these days. You'll really stand out if you can comfortably look someone in the eye when speaking to them.

- You can start small. Just walk around the mall or store and look people in the eye as you walk past them. Avoid staring like a deranged serial killer. It's

not a contest to see who looks away first.

- Make small talk with the cashier and make good eye contact.
- Use good eye contact in all your interactions with your friends and family.
- One way to reduce your anxiety is to avoid looking directly into the person's eyes. **You can look either just above or below their eyes.**
- It's also effective to try to figure out what color their eyes are. It seems to be impossible to focus that much and feel anxious.

36. **Make yourself uncomfortable.** Most of the challenges in our lives are the result of trying to avoid discomfort. It's an unfortunate fact that everything we really want involves dealing with greater levels of

discomfort than we're currently facing on a day-to-day basis.

- **You don't become good at dealing with discomfort without practice.** Fortunately, though, there are endless opportunities to practice each day.
- A cold shower is a great example of making yourself uncomfortable.
- Getting through a challenging workout is another example of making yourself uncomfortable.
- Asking a beautiful woman for a date is another way to make yourself uncomfortable. Striking up a conversation with a handsome man is also uncomfortable.

- There are countless ways to create discomfort for yourself. Practice as much as you can.

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“Life is full of beauty. Notice it. Notice the bumble bee, the small child, and the smiling faces. Smell the rain, and feel the wind. Live your life to the fullest potential, and fight for your dreams.”

– ASHLEY SMITH

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## MONTH 10

37. **Make a budget.** You need a budget. Even if you're young, single, and stacking cash while you sleep, a budget will still benefit you.
- If you tracked your bills and spending, you're already halfway there. Figure out where your money is going and then decide where you want it to go.
  - The challenging part is sticking to your budget. It's like a financial diet, and diets are challenging!
38. **Try a 24-hour water fast.** It's generally accepted that a healthy adult can safely water-fast for at least six weeks! One day is small potatoes. However, you'll show yourself that you don't need to eat as much or as often as you think.



- The benefits of fasting have been discussed since the time of Hippocrates over 2500 years ago.
- **Try going 24 hours without any calories. Drink all the water you like.**

39. **Spend quality time with your child or a friend.** Let your child plan a day or evening with you. Go to the zoo, see a movie, have a picnic, or play at the park. This is the kind of stuff that life is all about. We get so busy that we don't have time for the things that matter.

- Don't have a child or they've left the house? Call up a friend. Or a sibling.
- **Enjoy life with someone that's important to you.**

40. **Trust your gut.** For a week, trust your gut. You've been living for a while.

You've seen and experienced things. There's a part of you that's extremely wise. Allow that part of you to make some decisions.

- If you're driving to the store but have an urge to turn right instead of left, turn right and see what happens.
- Logic and lists of advantages and disadvantages are fine, but let your instincts lead you for a week.

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“Never stop fighting until you arrive at your destined place - that is, the unique you. Have an aim in life, continuously acquire knowledge, work hard, and have perseverance to realise the great life.”

– A. P. J. ABDUL KALAM

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## MONTH 11

41. **Cut your spending to the bare bone for a week.** See how little you can spend this week outside of your regular bills. No stopping for coffee. No candy bars or magazines. Not cute candle for the dining room or an air freshener for the car.
- Keep track of how much you spend this week. See how low you can make that figure.
  - You'll find that there are plenty of ways to entertain yourself for free. The library has books and videos. The high school tennis courts are always open and hardly ever used. The park is waiting for you. Play monopoly.
  - You'll find that you'll spend less money after giving yourself this challenge.

42. **Eat more vegetables.** Moms are always right. For a week, eat a double portion of veggies and cut back on your other carbs. Notice how you feel after a week of doing this.

- **A simple way of accomplishing this is to add a salad to your lunch and dinner.** Take it easy on the salad dressing.

43. **Investigate a second source of income.** Spending less and saving more is one strategy for enhancing your financial situation. Another option is increasing your income.

- Since you've cut back on the TV, YouTube, and Slotomania, you should have extra time available to you. Use this time to come up with ideas for generating a second income.
- Think about your current schedule, skills, and preferences. What can you do

to increase your income? **Take the first steps to make it a reality by the end of the week.**

44. **Volunteer.** Volunteering is good for you, others, and your community. We could all use a shot of self-esteem from time to time. When you give your time to help others, you're giving yourself a great excuse to feel good about yourself.

- There are websites that list volunteer opportunities in your area.
- Think about your interests. If you love animals, consider an animal shelter. If you love kids, you could tutor. Do you have a soft spot for the homeless? Volunteer at a shelter or soup kitchen.



“Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity. It can turn a meal into a feast, a house into a home, a stranger into a friend.”

**- MELODY BEATTIE**

## MONTH 12

45. **Ask for discounts.** Your cable company would rather give you a break on your bill than have you cancel your service or switch to another company. You may also find that your cell phone company, insurance company, and other service providers are willing to do the same.

- If you're not able to secure a discounted rate, shop around and see if you can find a better deal. Do this at least once a year.
- Even saving only \$10 each month on a few different bills adds up to hundreds of dollars over a year.
- This week see if you can get a better rate for every single bill you pay. Calculate how much you'll save over the next year.

**46. Listen to music that relaxes you.**

Music is pretty amazing. The right song can make us feel excited, enthusiastic, motivated, sad, or relaxed. **It's such a powerful way to alter our mental states**, but so few people intentionally take advantage of it.

- Identify at least 10 songs this week that make you feel relaxed. Keep them available on your smartphone and listen to one of them anytime you're feeling stressed.
- This is a simple way of making yourself feel better. Use the power of music to your advantage.

**47. Laugh.** Laughing is great for both your body and mind, so why not do more of it? Just as you don't have to wait for a particular song to come on the radio to alter your mood, you can choose to expose yourself to



humorous things and people.

- Spend some time with the funniest person you know.
- Make a list of the funniest movies you've ever seen.
- Find 10 funny videos on YouTube.
- Find a funny website or a book of jokes.
- **At least once a day, make yourself laugh.** This should be an easy week.

48. **Try something new. Nothing ever changes if you don't try anything new.** We fall into habits and routines that maintain our life, but we rarely do anything new. Think about all the things you've ever wanted to try and do at least one of them this week. You might go skydiving or teach

yourself how to crochet.

- Try karaoke. Take a salsa lesson. Ride a mechanical bull. Post a short story online.
- You have a full week. See if you can do something this week to make it different from last week.

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“Every day is a new opportunity. You can build on yesterday's success or put its failures behind and start over again. That's the way life is, with a new game every day, and that's the way baseball is.”

– BOB FELLER

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## MONTH 13

49. **Check your credit score.** Your credit score is important if you ever need to borrow money or apply for a credit card. Some jobs even require good credit. Avoid the mistake acquiring a simulated credit score. You'll want a real credit score from one of the major credit reporting bureaus.
- If you find your credit score is lower than you like, do the necessary research to determine how to raise it.
  - With a minimal amount of work, you can quickly raise your credit score to an acceptable level.
50. **Spend some time in the sun, but not too much.** Our bodies lack the ability to synthesize vitamin D without sun exposure. Yet, vitamin D is hugely important to our health.

- There are few things that feel better than getting out in nature and letting the sun shine on your face.
  - Avoid the hours around the middle of the day during the summer when the sun's rays are strongest.
  - **Try to spend 10 to 20 minutes each day enjoying the sun on your skin.** You'll feel relaxed and at ease. This can be a great way to take a break at work.
51. **Start a new hobby.** People need hobbies. What do you like to do? You probably already have a good idea what hobby you'd like to start. Why haven't you done it yet? Your only task for this week is to find a hobby and take the first step toward adding it to your life.
52. **Hug someone.** Each day this week hug somebody. Please do so without

creating a harassment lawsuit for yourself. Only hug people that are appropriate to hug or get permission. You might be surprised how many strangers are open to receiving a hug from you. **All you have to do is ask.**

- A hug has a significant psychological and physiological effect on both parties. Try it and see.

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“Whatever you do, do with determination. You have one life to live; do your work with passion and give your best. Whether you want to be a chef, doctor, actor, or a mother, be passionate to get the best result.”

– ALIA BHATT

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## LOOKING FORWARD

Where do you want to be next year? What are your goals? Who do you want to become?

Vow to make a small improvement each week and notice how much you're able to accomplish in a year. Most people are resistant to change, but that resistance can be overcome by keeping the amount of change below a certain threshold.

Continue this process for the rest of your life.

**Make a list of the changes you'd like to make and work on them one at a time.** A few small changes can completely change the results you're receiving in your life.



# FREE TOOLS GUY

**FREE RESOURCES FOR THE HOME BASED  
AND SMALL BUSINESS OWNER**