



**A Personal Note from Single Steps Strategies Founder  
Mary Grace Musuneggi**

## **The Autumn of the Year... Turning Over a New Leaf**

Lose Weight

Stop Smoking

Organize Papers

Start a Business

Create a Financial Plan

New Year's resolutions by nature are made on New Year's Day, the end of the holiday season. We make these major life changing decisions when we are worn out in body and spirit; when we lack energy, conviction, time and money. We resolve to do so much at a time when we have no real urge to do anything but rest.

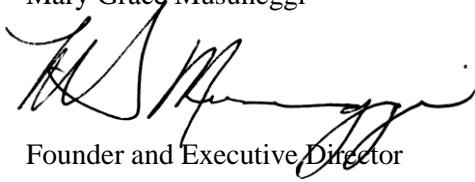
Fall is a much better time to make those resolutions; and map out a strategy to bring them into reality. Like any course, we need to begin with where we are. Take the time to review your current life situation. How is your health? Are you happy with the way you look? How are you emotionally? Are you stressed? Are you spending enough time with your family? Have you put your education on hold? Are you happy in your current career? What does your financial picture look like? What are your assets and liabilities? Is your romantic relationship all you want it to be?

Once you know where you are, then you can decide where you want to go and how to get there. And a good roadmap is always in writing. So write out the goals, and what you need to do to reach those goals. Revisit your written goals often. Strategies become goals and realities when they are written, reviewed and worked on.

And sometimes, we need help to bring our strategies to realities. Ask for help. Seek out knowledge from those who know the things you do not know. Get professional advice. Follow the path of those who have accomplished what you want to do.

By beginning to create your new year now, you will have three additional months to think and dream and develop your goals. Resolutions made in the autumn of the year, have much more opportunity for success, than those made in the hustle and bustle of the New Year's holiday

Mary Grace Musuneggi

A handwritten signature in black ink, appearing to read 'Mary Grace Musuneggi', written in a cursive style.

Founder and Executive Director

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