



The Only New Year's Resolution That Matters

[A 90-second read]

Want to drop carbs from the diet? Work less and have more family time? Give more to charity? It's that time of year when people are thinking about New Year's resolutions.

For those who are considering resolutions involving money, there's one resolution that stands above the rest. It even has compounding returns.

What is it you ask? Exercise.

The magic of movement.

Of course, everyone knows that exercise can make you healthier, but now there's compelling evidence that it could also make you wealthier. A study in the *Labor Research Journal* revealed that men and women who work out three times a week can earn more than those who don't workout at all.¹

According to the study, women who exercise make an average of 12% more in salary than non-exercising women. And men who exercise earn an average of 7% more than those who don't. It's impressive. Imagine if an investment had an average of a 7-12% return on your money? It'd be a pretty sound investment.

Hey, I'm working on it.

It's not easy for busy people to find the time to work out three times a week. It requires changing your schedule, maybe waking up earlier—and there's the hassle of joining a gym or getting workout equipment. But the good news is, many insurance companies and employers are aware of the benefits of a healthy workforce, and are getting on board.

In fact, more than 80% of large employers are now using some form of incentive, financial or otherwise, to increase physical activity, according to a study published in the *Annals of Internal Medicine*.²

Gadgets make everything better.

And there's always fun gadgets to help motivate us. With watches, bracelets, and phones that have embedded accelerometers, we can get detailed information about steps taken, distance traveled, calories burned, and even our sleep quality. There are also countless apps and YouTube videos that help you stay fit.

The takeaway.

Staying in shape typically ranks as one of the top resolutions each year. But now that it could have a potential financial impact as well, it makes it that much more compelling. So, grab your yoga mat, strap on your running shoes, or go cannon ball into your nearest lap pool—because it's time to start getting in shape. Me? I'm going to reintroduce myself to my bike saddle. If you can get your heart pumping three times a week on a consistent basis, there could be more benefit than just what you see in the mirror.

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(1) <http://time.com/money/4368659/financial-rewards-working-out>

(2) <http://www.cnn.com/2016/02/17/health/financial-incentive-exercise-goals>

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