



## THE FRANKLIN FIVE

- MAKE AN ANNUAL BUDGET**  
This month, track what you spend each day in your planner so you'll know where your money is going. Decide what you need to spend, where you can save, and determine to stick to your plan.
- DE-CLUTTER YOUR WORKING SPACE**  
Whether you work at a desk or a garage, take time to analyze your space and decide what you can do to make your work easier. Pick up some containers to sort and organize your space, and throw out anything that is in the way.
- TRACK YOUR RESOLUTIONS**  
The year is just beginning. This is the ideal time to list the goals you'd like to achieve this year. Write your resolutions in your planner and break them down into reasonable steps with time-specific deadlines.
- CHECK YOUR HEALTH**  
Make the doctor's appointments you've been putting off, check your diet, and establish a workout routine.
- CLEAN YOUR REFRIGERATOR COILS**  
Help your refrigerator run more efficiently with less strain on the motor by cleaning the condenser coils. Carefully pull out your refrigerator from the wall, remove the cover if necessary, and dust and vacuum the coils and fan. Use vacuum attachments to get in the small crevices.

### MY FOCUS FOR THIS MONTH

## JANUARY

### FUN HOLIDAYS THIS MONTH

#### 1 NEW YEAR'S DAY

75% of resolutions will carry through the entire first week of January—but only 46% make it past six months. Beat the odds, use your planner to stay on track.



#### 20 DR. MARTIN LUTHER KING JR DAY



Honor the legacy of a man who brought hope and healing to America. It started with a dream.

Your planner can turn your dreams into reality too.

#### 23 NATIONAL HANDWRITING DAY

When you pick up your pen to write a handwritten thank you today, you can thank the Egyptians and Chinese who invented ink around 2500BCE.



#### 24 COMPLIMENT DAY

It doesn't take long to notice the good in others, but we don't always compliment people for what we see. Today, don't hold back a good word.

