How small, consistent changes can improve our Lives, Money and Wellbeing

Every January, most of us tell ourselves that *this* will be the year we get things right. We will be healthier, more organised, calmer and even better with money. And yet, most years, before the month is out, life quickly reminds us how hard it is to hold onto good intentions once routine, pressure and tiredness return.

That is why the recent reflections shared by a group of well-known Irish figures in the **Irish Independent** are so interesting. They are not grand reinventions or dramatic transformations. Instead, they are honest accounts of small decisions that quietly changed how people live day to day and, more importantly, how they see themselves.

Read together, their stories reveal something simple but powerful and that is how lasting change rarely comes from force or deprivation. It comes from choosing one thing that feels manageable, meaningful and kind to yourself and sticking with it long enough for it to become part of who you are.

Sonya Lennon: Consistency over intensity

Sonya Lennon's approach is striking for its simplicity. Rather than setting an ambitious long-term target, she made a promise to herself to move her body every day, not in a rigid or punishing way, but in whatever way felt right on the day. Yoga, walking, hiking, Pilates, the form did not matter. What mattered was showing up.

Five years on, the habit remains. The lesson in Sonya's story is not about fitness as such, but about consistency. By removing pressure around performance and focusing instead on daily movement, she created a routine that felt sustainable rather than heroic.

There is also something deeper here in that Sonya speaks about the sense of self-fulfilment that comes from doing one small thing for yourself each day. In a world that often feels unpredictable, that sense of control can be grounding, a reminder that some aspects of wellbeing are still within our influence.

Emer O'Neill: One month can change how you see yourself

Emer O'Neill's experience with Dry January captures the essence of the article's headline. Her intention was not perfection or self-denial, but clarity. By taking a break from alcohol for one month, she wanted to feel more grounded and less reliant on something she had been leaning on during stressful moments.

What surprised her was not just how well she felt, but how empowering the experience was. One month became seven weeks, and with it came a shift in self-perception. She proved something to herself, that she *could* do this and that proof mattered more than the duration.

Emer's insight is particularly relevant as sometimes it really does take just one decision, held for a short period, to change how you think about yourself. The outcome is not a rule for life, but confidence and that confidence tends to ripple into other areas.

Henry McKean: Add something positive, don't just take things away

Henry McKean's story is refreshingly honest. While some of his earlier health goals did not last, two of the things that did were running and the advice to "back yourself". Instead of focusing on what he should give up, Henry found more success in taking something on, something that made him feel capable and forward-looking.

His experience highlights an important point. Many resolutions fail because they are framed as deprivation. Giving things up can feel punishing, especially at a time of year that is already dark and demanding. Adding something positive such as a habit, a routine, a belief can be far more motivating.

The idea of backing yourself also lingers. It is about self-trust, and about choosing actions that reinforce belief rather than erode it.

Anna Daly: Clarity reduces mental load

Anna Daly's resolution could hardly be simpler and that is to write a daily to-do list. And yet, the impact has been anything but small. By putting tasks on paper, she reduced the mental clutter that comes from carrying everything in her head.

Her reflection speaks to the quiet stress many people live with, the constant background noise of unfinished tasks and half-remembered obligations. The list did not make life perfect or predictable, but it made it feel lighter and more manageable.

There is also joy in completion, however small. Crossing something off, even something ordinary, creates a sense of progress, where over time, that sense of progress builds momentum.

PJ Gallagher and Jim McCabe: Self-kindness matters

PJ Gallagher's decision to "give up giving things up" is both humorous and revealing. He recognised that repeatedly breaking promises to himself was doing more harm than good. For him, New Year's resolutions felt ill-timed and unnecessarily harsh, arriving when energy and optimism are often at their lowest.

Jim McCabe's contribution complements this. His resolution was simply to stop giving himself a hard time for not sticking to resolutions. It may sound modest, but there is wisdom in it. Constant self-criticism rarely leads to improvement, rather disengagement.

Together, their perspectives underline an important truth and that is being kinder to yourself is not indulgent but a prerequisite for change.

Arthur Gourounlian: Enjoy the process

Arthur Gourounlian brings the focus back to enjoyment. Rather than rigid goals, he emphasises taking life day by day, creating memories, and not placing excessive pressure on yourself to get everything right.

His approach is about balance, having intentions, perhaps even lists, but not being ruled by them. If something doesn't go to plan, that is fine. The priority is wellbeing, connection and happiness.

What this means for financial planning

When you step back, these stories have very little to do with New Year's resolutions in the traditional sense. They are about behaviour, identity and self-trust. And that is exactly where good financial planning lives.

Most people already know the basics of what they "should" do with money. The challenge is not so much about knowledge, it is the follow-through. Financial change sticks for the same reasons these resolutions stuck.

- The actions are small and realistic
- The focus is on process, not perfection
- The goal is confidence, not punishment

Lifestyle Financial Planners made reference to this via our SMART analysis in a more recent edition of the independent where one month of paying attention to spending, a decision to automate savings or the habit of opening financial letters for example, instead of avoiding them can make all the difference. None of these will transform a balance sheet overnight, but they can transform how someone feels about money leaving them less anxious and more in control. Once that shift happens, momentum follows.

Lifestyle Financial planning, at its best, is not about chasing numbers. It is about helping people make decisions that support the life they want to live, calmly, deliberately and without unnecessary pressure.

Sometimes, as these contributors remind us, one small change really is enough to start that process. Take your first step to getting your financial affairs in order and on track this January, by reserving your complimentary Discovery Meeting here at Lifestyle Financial Planners. Email info@lifestylefinancialplanners.ie or call 096-75951