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do you need a five-year plan?

According to research, the answer is yes.

But the key to a happy life isn't strategizing to snag the corner office. What *is* crucial: creating a road map for living in a more meaningful, fulfilling way, however you define that. So rip up your to-do list, start dreaming, then dare to make those dreams a reality. By Erin Zammatt Ruddy



Love to travel?
Make it part of your
life. Book a trip,
blog about your
getaways, or find
a job overseas.

to say I'm a planner is an understatement. At most points in my life, I've had both a five-minute plan and a five-year plan, and if I felt myself straying from either, I'd start to sweat. Every step I took was toward the main goal, which was an amorphous yet ambitious "be successful, healthy, slim, married, famous and living in the *Home Alone* house."

Then, at 23, I was diagnosed with cancer. For all my planning, suddenly I didn't know if I'd be alive in five years. As I pondered my uncertain future, I wondered if I should have thrown caution to the wind and winged it.

Except you can't wing it with cancer. I started treatment immediately, and luckily, my leukemia went into remission, where it has stayed for the past decade. But cancer has a funny way of causing you to reevaluate your plans. Forget the movie-ready house; soon after getting the bad news, I had to decide if I should freeze my eggs in case I couldn't get pregnant later. Or if my boyfriend and I should marry right away so I'd have someone to use those

eggs *with*. Clearly, I had to stop obsessing over superficial goals and figure out what would truly make me happy. Who knew how much I'd end up changing—my values, my passions and, eventually, my job. When I looked into my heart, I realized that some of the things I *thought* were most important to me (a stable, prestigious gig as an editor, for one) didn't quite make the cut anymore. So I got the courage to gradually shift gears and build a thriving career on *my* terms—as a writer, so I could work from home and be close to my family. Luckily, most people don't need a near-death experience to have this kind of revelation. Simply do the exercises on the following pages to see what makes *your* heart beat faster.

Not a planner? Consider this

Even if you're skeptical that it's possible (and beneficial) to plan for something as hard to define as a happy life, research says it's wise to try: A 15-year study of 3,500 people by Melbourne University finds that the happiest

folks have clear-cut goals, both short- and long-term, in a variety of areas, including friendship, love and helping others.

"If you don't devise a plan, you may end up living by default—letting things happen to you, instead of making them happen," says Caroline Adams Miller, author of *Creating Your Best Life*. **"To become happier in a lasting way, you need to keep working toward meaningful goals,"** adds Sonja Lyubomirsky, Ph.D., author of *The How of Happiness*. Notice she says *work toward* them rather than *achieve* them. It's not all about setting goals, attaining them and—voilà!—you're thrilled. It's about the joy of striving. "When we hit a milestone, the good vibes don't usually last. We adapt," Lyubomirsky says. The fact that humans don't stay satisfied makes evolutionary sense: "Dreaming up new challenges keeps giving us hits of happiness," she says.

Maybe that's why I'm always looking for the next new thing. Right now, it's learning to communicate in Spanish without embarrassing myself. **But the best life plans don't simply address small, concrete ambitions, like mastering a language. They help us strive for bigger, deeper aims beyond work and money, such as becoming a better friend, partner and person, and figuring out what we'll do to get there,** Miller says.

On your mark, get set, write!

It may sound overwhelming, but the planning process is easier than you might think. Simply jotting down a few dreams can make you feel significantly happier and healthier in only a few months, a study from the University of Missouri in Columbia suggests. "Writing down an intention puts a nugget in your subconscious, which sets you on a path to achieving it," says Kennon Sheldon, Ph.D., professor of psychology at the University of Missouri in Columbia. Studies suggest that once we record a goal, we automatically begin scanning our environment in search of people and situations to help us achieve it.

So grab a pen, but keep in mind that not all goals are created equal. Studies show that to be successful, your aims should be both challenging and specific. The best goals also nudge you out of your comfort zone, according to the Leadership IQ, a think tank in Washington, D.C. We all know how great it feels to reach for the stars—and succeed. To mark my 10-year cancer-versary next year, I plan to raise \$100,000 for the Leukemia & Lymphoma Society. How's that for challenging, specific and out of my comfort zone?

Ready to pursue your dreams? Follow these steps, which Miller developed, to figure out what you most want out of life.

1 Look back and learn. Jot down five past accomplishments you love thinking about. "Reminding yourself of these triumphs will make you feel more competent and confident, traits that help predict whether you're likely to lead a contented, satisfying life," Miller says. I love reflecting on the team victories I scored playing volleyball and soccer in high school. That's why I'll put together a committee for my fund-raising campaign, to recapture that feeling of group success.

2 Brainstorm like crazy. Set a stopwatch for 10 minutes and list everything you want to do in your life, however out-there or ambitious, without holding back. First on my list: *Write another book*. A bit further down: *Research and record my family history* and *Teach on the college level*. Having trouble filling

the page? Ask yourself three questions to focus your thoughts: (1) Is there anything I've left unfinished that I'd like to complete? (2) Are there classes I'd love to take or skills I'm dying to learn? (3) Are there ways I want to give back to others? You'll end up with a master list to get you started; it's what you'll use to craft a more concise, focused plan.

3 Reflect on regret. Scan your megalist and ask yourself, **If I'm exactly where I am today five years from now, which of these goals would I most regret not pursuing?** The answer to this question will help you edit your list to the most meaningful aims. Why five years? That's long enough to make major strides but short enough to imagine how you want your life to look. (Try conceiving of a 25-year plan and you'll see why.)

Still having trouble narrowing down your list? Look for recurring themes to help you decide what to keep and what to ditch. Maybe cooking-related dreams such as throwing fabulous dinner parties and becoming a master baker come up repeatedly—take notice! They could lead you to take a cooking class, enroll in culinary school, then land a job as a chef. But even taking a small step (signing up for a few hours of instruction in the kitchen) may be enough to lift your spirits.

4 Dissect your top goals. Next, investigate why certain ideas, such as spending more time with family, doing something creative or traveling to exotic locales, made it on your plan. For each, ask yourself, **Is this something I want for myself or something others want for me? What will achieving it do for me? How will it make my life more fulfilling? In what ways will it help me create my ideal existence? Write your answers next to each goal. Once you understand the reasons for your ambitions, you'll feel even more motivated to pursue them.**

Now, live your plan

After you've sketched out your big-picture strategy, you've got to make it work in your everyday life. Start by examining your list for conflicts. If going after one goal will make another impossible—e.g., you want to go to graduate school *and* save to buy a home—you'll have to prioritize. "It's OK to postpone certain plans until later," Miller says. Whatever your time frame, write down a few things you'll need to do in the short term (daily, weekly, monthly) to achieve each goal.

For me, that means breaking my fund-raising project into bite-size steps: Forming a committee for help in generating donations; coming up with a list of possible big donors; creating a website; sending weekly Facebook reminders about the cause. "The mini-goals should be measurable and trackable so you can see your progress," Miller says. By setting a series of short-term goals rather than tackling the whole enchilada at once, you're less likely to get frustrated in the process.

It's also a good idea to frame your goals positively as opposed to focusing on what you shouldn't do. People who pursue what psychologists call avoidant goals ("I need to give up sweets so I don't get fat") feel less happy and more anxious than those who pursue approach goals ("I'll plan to start working out most days so I can live a healthy, active life"), according to Sheldon. Doing that helps you think about your plans as positive actions so you view them with anticipation rather than a sense of dread.

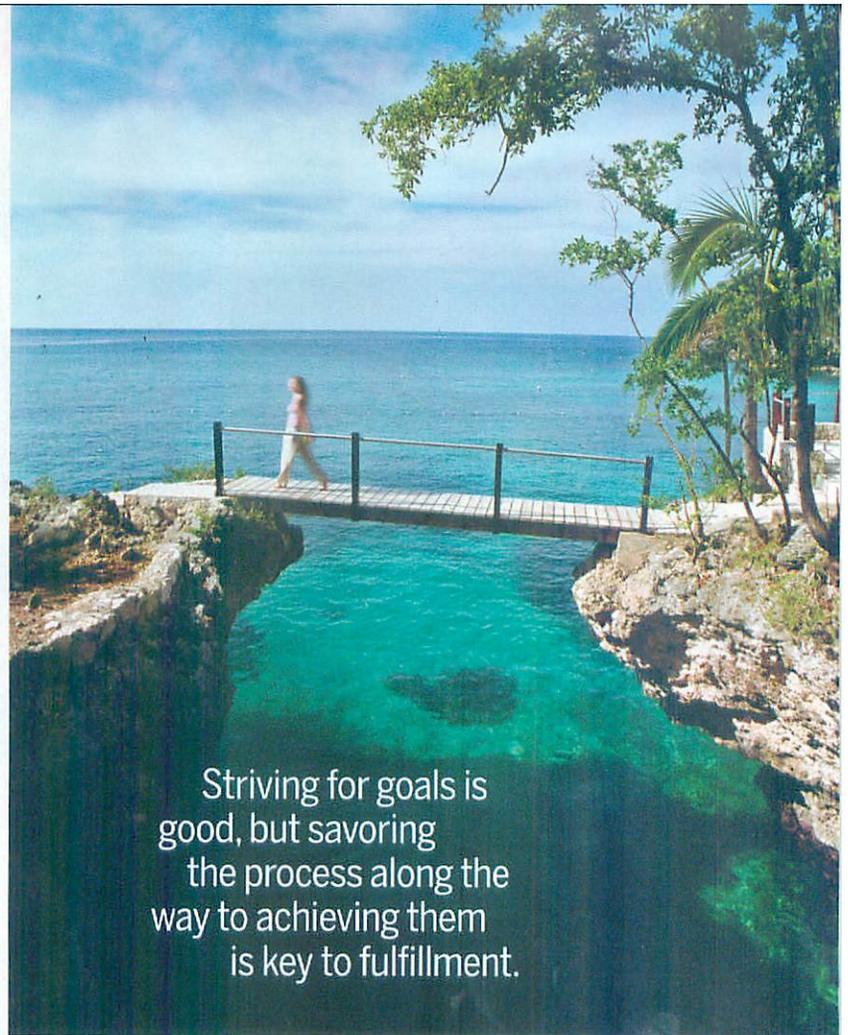
Broadcasting your goals to friends (Facebook counts) can help you achieve them as well. “If you commit in front of another person, you’re more likely to succeed,” Lyubomirsky says. If you feel weird trumpeting your pursuit publicly (“I want to meet Mr. Right so I can have a family one day”), pick a trusted pal to confide in. **To stay on track, Miller meets monthly with friends to discuss goals, whether decluttering or writing a screenplay. “The group is like an informal board of directors,” she says. “They hold my feet to the fire.”**

When plans go poof

What if, despite your best efforts, you’re not seeing progress? That may signal it’s time to change course. (Maybe I should stop searching for the perfect guy and learn to be happy on my own.) That’s not giving up. The happiest people are able to drop unworkable goals, adapt to reality and commit to new goals, a study from Concordia University indicates. In my case, I always thought I wanted a third child—until recently. The truth is, as one of three kids myself, I felt I was *supposed* to have three. I’m not saying I definitely won’t, but it’s not a priority right now, especially because of my plan to raise \$100,000. For me, pregnancy and nausea definitely conflict with throwing fund-raising fêtes!

The truth is, you may be the most dogged woman on Earth, but sometimes, circumstances or a shift in your own perspective forces you to adjust. Often, that turns out to be a good thing. One reason: Striving for an unattainable goal could actually weaken the immune system, the Concordia study finds. Plus, being flexible in the course of life’s ups and downs can take you to places you never dreamed of.

That was the case for me. Sure, deviating from my rigid plans (to be thinner, to live in a gorgeous house, to climb the corporate career ladder) felt like a loss at first. But once I did, I was ultimately able to envision new ambitions, ones that didn’t revolve solely around me. Looking back at who I was before cancer, I have to admit that I was a tad self-centered. Now I sit on the board of two cancer charities and devote a lot of time to



Striving for goals is good, but savoring the process along the way to achieving them is key to fulfillment.

volunteering, and I can’t imagine being happy any other way.

I’m still a work in progress, but I think I’m striking a good balance. Since my diagnosis, I’ve learned to adapt, to dodge and weave my way to what I wanted all along: a close-knit family with two kids I get to spend a ton of time with and a job I love that suits me and challenges me, not to mention rewards me with a nice income. I’ve learned that you can’t live to plan—or even plan to live—but you *can* cherish your daily routine as you go after the life you want. I’ll admit that the path I’ve taken has zigzagged and been slightly bumpy, but I’m happy to say I’ve arrived in a place that feels just right. For the moment.

Take a peek at the author’s five-year plan. Then start penning your own!

GOAL Raise happy, healthy kids

MINI-GOALS Have nightly family dinners. • Stay calm with my kids so they’ll feel they can talk to me about anything. • Play with them outside as much as possible.

• Talk nicely to and about my husband in front of them to model a loving relationship.

WHY Seeing my children thrive gives me joy and a powerful sense of purpose.

These are approach goals, not avoidant goals.

GOAL Stay happily married

MINI-GOALS Go on date nights twice a month. • Sit on the couch next to my husband when we watch TV.

• Have as much sex as possible. • Send flirty texts and sweet email (not only household to-do lists and WTF? rants).

WHY My husband and I are the foundation of our family. Everything feels better when we’re emotionally in sync.

These goals are specific and often challenging.

GOAL Write another book

MINI-GOALS Flesh out three book ideas. • Read books in the same genre for inspiration. • Set up a meeting with my agent. • Schedule a trip to research possible topics. • Pitch a magazine story based on the potential book idea.

WHY I loved doing my first book. Penning another will make me proud and give me the professional challenge I crave.

These goals take me out of my comfort zone.