

# 15 Dubai resolutions guaranteed to stick

Already made and broken your new year promises? It's not too late to try again - help is at hand with our expert advice.  
 Edited by Holly Sands

**Y**es folks, it's that time of year again - but your annual resolutions needn't be destined for failure. If you've already given up on those you made on January 1, it could be because you've set the bar too high, or simply that you don't have the right advice. You may not have even decided what to aim for this year. And that's where we come in. We've taken a closer look at 15 resolutions - at least one of which probably applies to your dreams for Dubai. Whether you have a share in the Dh422 billion debt owed by UAE residents in mortgages or personal loans, or if you're one of the 23 percent of men and 2.9 percent of women in the country who smoke, help is at hand. We've spoken to a range of experts, from hypnotherapists to life coaches, financial consultants to skippers, to provide accessible, useful advice on how to truly improve your life in Dubai this year. Read on for success...

*My plans for 2013 are to save money so I can have laser eye surgery and visit Nepal, and to host at least one dinner party. I realise these aren't very 'trying resolutions' but over the years I've learned to make them easy and fun in order to stick to them!*  
 Becky Lucas, editor

## 15 Dubai resolutions

### Pay off your debts

Statistics published in mid-2012 by the UAE Central Bank showed that UAE residents owed a total Dh422 billion in mortgages and personal loans - more than triple the levels of debt in 2006. Meanwhile, bank credit to residents crossed the Dh41 trillion line for the first time ever last February. No matter how large and insurmountable your borrowing may seem, Rashed Khatun, a Dubai-based financial and life planner, swears by 'reversing the snowball effect' if you want to pay off your debts. 'First, put your debts in order of balance, starting with the smallest, with the shortest time left to pay. Focus on that one, and pay minimum balance on the rest. Overpay as heavily as you can afford to in order to eliminate this debt as soon as possible, before moving on to the next one on the list.'

*Edwards Khatun Advisory Group, newcedwardskhatun.com*



### Lose weight

Losing weight and eating healthily can be a challenge here in Dubai. With numerous fast food outlets scattered conveniently throughout the city, it's often far easier and cheaper to go for the fattening options. According to Dubai-based nutritionist Rashi Choudhary, there are a number of small changes you can make to your lifestyle to stay healthy, particularly during winter when the weather cools down. Minor changes, such as walking at a slightly faster pace, acts as a metabolic booster for your body. Rashi also proposes indulging in soup for at least one meal a day. 'It fills you up, gives you all the essential nutrients your body needs and doesn't leave too much room for dessert. To stand a chance of achieving your resolution, Rashi has some simple advice: 'Say no to the usual diet drama that all of us do to an extreme for the first few weeks, and yes to realistic changes that actually last all year.'

*www.rashichoudhary.com*



### Quit smoking

You're smoking a pack or more a week and want to give up the gaspers for good. Dr Leila Edwards, managing director of Transformations Institute, says the trick to being successful is making sure you really want to stop. 'After that, it becomes a matter of understanding how habits are formed and how to change them with minimum of fuss or effort,' she says. Studies show hypnotherapy is the most consistently successful method, while willpower alone is the least. 'Task people to reflect on the length of time they've been a smoker, how many cigarettes they've consumed in their life and how much they've spent on the habit. They also set goals for what they want to achieve as a healthy ex-smoker, and what it will mean to them to be smoke free: physically, emotionally, mentally, and spiritually.'

*Transformations Institute (04 344 0115)*



### Negotiate a pay rise

If you've proved yourself to be diligent and reliable at work, and have taken on more responsibility in the past year, you might feel it's time to ask for a pay rise. In salary negotiation, there's one golden rule you must never break, explains Paul White, executive development coach at Dubai's Sandpiper Coaching. 'Never threaten to leave if your request is rejected. It's foolish, unprofessional and could backfire. Bosses don't respond to threats, but good bosses will listen to a reasoned argument as to why you should receive an increase.' Paul suggests you first research whether the company is doing well enough to consider an increase, then consider how valuable you are to the company and whether they would be prepared to lose you to a competitor. He explains that negotiations often fail because people simply haven't prepared their case well enough.

*www.sandpipercoaching.com*