

12 Simple Steps to Greater Well-Being



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WELCOME!

So, I want to ask you a question:

HOW WELL IS YOUR BEING?

Great? So-so? Could be improved upon? We often take our well-being for granted. Our physical well-being. Our emotional well-being. Our mental well-being. Our financial well-being.

When things are going great, well, we don't have motivation to do more to support our well-being. We expect it to go on and on and on.

Then something changes. And we don't have a choice (or it's not a pleasant one). We are forced to start taking care of ourself. Today.

Or maybe we wake up and smell the proverbial coffee, and know we need to make a change. That we want to feel better. Not just today, but tomorrow, too.

12 Simple Steps to Greater Well-Being

This guide highlights key steps to help you start moving to feeling better, to greater well-being. I've broken this guide into **3 areas of focus**:

1: Baseline: The starting point. Things you need to do before you do anything else.

2: Exercise to Thrive: Imagine loving to exercise, even craving it. NOT doing it to manage your weight or because you "should" (or you ate too much). NOT even doing it for your health (although exercise offers a huge laundry list of health benefits). Rather, doing it because of HOW IT MAKES YOU FEEL – Energized! Confident! Bad Ass! – the same reason you'll keep going back for more. It's possible. It's time to make movement fun again, like when you were a child.

3: Eat to Live: If you're a habitual dieter like I was for decades, then you know it's no fun. Life revolves around food and eating, what you "can", "can't", "should", "shouldn't" have. The # on the scale determines your mood. You're constantly striving to be better. It's exhausting! Worse, you live less fully as a result. There's a better way, and it's time to discover it.

4: Feast on Life: Life's to be lived, not survived. So, if you're doing more surviving than thriving, then it's time to build upon ingredients #1 and #2 and inject more joy and fulfillment into your life...including a little something we all need.

Nothing is as transformational as feeling good. So, let's start. **Head on over to Step 1 and let the transformation begin!**



BASELINE:

Before You Do Anything, Start *Here*

#1: Get your ZZZ's



Did you know that sleep can impact not just your health, but your weight, too?

If I don't get 7-8 hours sleep regularly, I get cranky, I get sick, and I crave sugar and refined, processed carbohydrates. Sleep is important, and can impact not just the quality of our todays, but also of our tomorrows. Researchers found that people who regularly slept 6 hours or less or 9 hours or more had a higher rate of cancer, and those who consistently slept 7.5 hours each night lived longer.

Studies have also shown a link between sleep and weight. Getting too little or too much sleep is associated with being overweight due to negative hormonal and metabolic reactions:

- *Women who slept less than 6 or more than 9 hours each night were likelier to gain weight than those who slept 7. People who slept 9-10 hours per night were 21% likelier to become obese than those who slept 7-8 hours.*
- *Of the normal weight population, only 6-8% slept 6 hours or less, while in the overweight and obese population, 18% women and 30% men slept 6 hours or less per day.*
- *Going to bed later at night (past 11pm) increases cortisol (our stress hormone), decreases leptin (our satiety hormone), all of which leads to eating more (late night cravings, anyone?), and can negatively impact metabolism. "Night owls" were also likelier to have insomnia, sleep apnea, sleep less than they wanted and took longer to fall asleep.*

While sleep's not a panacea, getting enough quality sleep is necessary for our bodies to repair and rejuvenate; to support physical and emotional health; and for optimal functioning.

- **TARGET 7-8 HOURS OF QUALITY SLEEP EVERY NIGHT:** *To help get enough quality sleep, create a routine that supports that: Have a consistent bedtime and wake-up schedule; avoid high-stress, mind-occupying topics and lights from electronics before bed; relax before bedtime; sleep in a dark, cool, quiet room; and avoid exercise, food and wake-you-up later liquids – including alcohol, which disrupts sleep patterns – too close to bedtime.*

#2: Stop waiting for “normal”



Holidays, vacations, birthday cakes at work, life upsets and other things that get in the way of our goals aren't exceptions: They're NORMAL LIFE.

Have you ever said, “I’ll start my diet on Monday,” “I’ll start exercising after our vacation,” or similar “when things are ‘normal’” statements? I have.

For many years, I was on a frustrating cycle of overeating on weekends and dieting during the week to play catch-up. I kept waiting for the dinners, special events, holidays and other exceptions that kept getting in the way to be over so I could go back to “normal.”

This can happen with any goal, where “life” gets in the way of us following through with our plan of action. We wait until the special or unplanned event is over to begin our plan again.

Well, guess what? “Over” never happens. It never happens because exceptions = normal life.

The key isn't waiting for the exceptions to end so normal can begin – e.g. “I’ll start exercising and eating right after the holidays.” It is establishing habits that work with “normal.” Whether that is:

- Learning to eat mindfully, enjoying a peaceful relationship with food & eating no matter what is going on around you, so that you can avoid the overeating-dieting-repeat cycle.
- Making movement a regular part of your life, doing exercise you enjoy and makes you feel so good you make it work for you, your goals and your lifestyle – exceptions and all!
- Consistently (not perfectly, but consistently) making choices about your life and how you live it, so you feel you are living and thriving, not just surviving, each day.

So, if you find you're hitting the “restart” button after normal exceptions in your life, it's time to stop. Life's not going to hit pause. Exceptions won't go away.

☐ EMBRACE THAT NORMAL = EXCEPTIONS: Establish habits that work with and for you, your goals and your lifestyle, in all cases of “normal.”

#3: Start with your “Why?”



If you don't know where you want to go, how will you know when you get there?

If you don't know why you want to get there, what will it mean to you when you do?

Many goals look great on the surface.

Lose 15 pounds. Start to exercise. Make a budget. Go for that promotion at work. And so on.

However, goals are not enough. Why do you want to achieve them?

Goals are not just milestones. They are feelings we want to experience.

Do you want to lose 15 pounds, so you have more energy and can be more active with your kids?

Do you want to feel healthy and ease the burden of worry you carry about your health and feeling limited?

Do you want to get more joy and fulfillment from your life, your work, or your relationships?

Do you want to live your life so that you can say “yes” to things you’ve regretted saying “no” to?

Knowing what you want and why – the feeling you want from any goal, be it weight, fitness or otherwise - will not only help to guide you, it will also provide the staying power you’ll need when the going isn’t always easy or fast.

So, before you do or embark on anything, ask yourself this question:

“What do I want to achieve and why? What do I want to feel from this?”

Let your answer be your guide.

- KNOW WHERE YOU WANT TO GO & WHY: Start with value-based goals that will achieve the feeling you want.***



EXERCISE
TO
THRIVE

#4: START!!



You may appreciate exercise for the illnesses it can help you avoid, but you'll love it and do it for its real reward: The way it makes you feel, look & live!

Exercise is the closest thing you'll come to a Fountain of Youth. It helps you look and live younger. It can turn aging into a graceful, vs. terrifying and debilitating, process.

It will help you navigate away from lifestyle-driven illnesses, live more vitally, and, when it's your time, jump into your grave with both feet vs. easing yourself into it year-after-year, just waiting for the dirt to be piled on.

(Because living longer, such as medical advances provide, doesn't mean living better.)

Exercise is also the closest thing you will come to a Magic Pill, keeping not only your body fit and strong, but also your metabolism purring along. No doubt my metabolism is faster in my 40's than it was in my 20's, thanks to regular activity and strength training to develop and maintain metabolic-boosting muscle (muscle burns more calories than fat).

Exercise isn't just a Fountain of Youth and Magic Metabolic Pill. It improves your mood and cognitive ability, fights disease, and conveys a host of other great benefits that you will feel and see in all areas of your life, not just your body. It truly is transformative on so many levels.

Even better? It's addictive. Establish the habit, and you'll not dread but crave to move!

So, get going, so that you can start drinking from your Fountain of Youth!

□ **START TO BUILD AN EXERCISE-TO-THRIVE HABIT:** Get a green signal from your doctor and start. Just 10 minutes a day of cardiovascular exercise is beneficial, and you can break up your strength training activities, too! Target to move every day, even if just for 10 minutes, so you can begin to retrain your brain and develop the habit - and craving - to move.

❖ **TIP:** Start with something you enjoy! There are so many ways to move. Dance in your living room. Walk or do an exercise DVD with a friend. Be creative! [Wondering if you need to see a doctor first? Refer to this guide: http://www.exrx.net/Testing/ERQ.html](http://www.exrx.net/Testing/ERQ.html)

#5: Meet the minimum & build



Most of us do not have to worry about over-exercising. We were made to move. So, meet the minimum, build from there and wait to be amazed and feel amazing!

The **minimum weekly recommended amount** of exercise is:

150 minutes moderate (50-70% MHR*) or 75 minutes vigorous (70-85% MHR*) cardiovascular
+
2 days strength training (all major muscles: Chest, back, arms, lower body & core)

Note: While there are no minimum recommendations for flexibility and balance, both are a beneficial part of your exercise routine. **Always work to your level and health circumstances.**

Target to move every day, or most days. In fact, a good rule to live by:

Try and break a sweat every day. (Sitting in a sauna doesn't count! ;)

And once you meet the minimum, keep going! As you progress, continue to build and challenge yourself (safely). Some ideas: Mix up the intensity, time, sets, repetitions and weight/resistance.

Diversify your activities! Just as we diversify our financial investments to maximize gain and minimize risk, eat a variety of foods to cover our nutritional bases, mix up activities for entertainment to keep life interesting, so do we benefit when we diversify our exercise routine.

Variety helps avoid boredom and adaptation. Different activities have different physical demands, work different muscles and work muscles differently, so expanding our exercise repertoire helps us to train all parts of our body and optimize our fitness & functioning.

* MHR = Maximum Heart Rate. You can find yours with a stress test at the doctor's or a simple, less accurate guide is $220 - \text{your age} = \text{your MHR}$. Be aware of how medication you are taking may affect your heart rate. Work to your level and always listen to your body.

☐ **MEET THE MINIMUM & BUILD FROM THERE: Include elements of cardiovascular exercise, strength training, balance & flexibility. Try out different activities within each, and have fun!**

#6: Power up!



If you want to change your shape, inside & out... if you want to feel, look and live younger today & tomorrow...then you must strength train! It's non-negotiable.

I want to reiterate the importance of strength training because many women shy away from it. Whether it's the long, intimidating racks of weights, male gym mates who own their space in the gym very confidently (which can be intimidating), not knowing how or what to do, worries about getting "big", or other reason, I find that even cardio-active women can neglect weight training.

Here's the thing: Weight training is critical if you want your "Fountain of Youth" and "Magic Metabolic Pill." It allows you to function and keep functioning - from lifting groceries, to gardening, to traveling with luggage, to catching yourself if you fall, to picking up items from the floor, or getting out of a chair without grunting. You can't do all that without your muscles.

Those muscles also give your body a nice shape, transforming your shape (vs. lumps and bumps); take 20% less space than fat; and are metabolic powerhouses, burning 3-6 times more calories than fat. You can train them in a variety of ways - weights, bands, bodyweight – to work for you!

Ladies, take special note: Strength training will help you avoid osteoporosis.

Which is something you do NOT want. Osteoporosis is a silent disease that can hijack your quality of life. I've seen it happen, and it's terrible to witness and terrible to suffer through. Our bones weaken as we age, especially after menopause. High-impact activities (think running, jumping) and weight-bearing exercises strengthen bones. Walking and similarly low-impact activities are not enough. If you aren't already, start now to protect your bones while you have the chance.

See your doctor for other ways to prevent osteoporosis. (Speaking of doctor, keep up with check-ups, pap smears & breast exams. Six ounces of prevention is worth a pound of cure!)

☐ **STRENGTH TRAINING: JUST DO IT. Twice a week. All major muscle groups.**

- ❖ Need help knowing what to do or how to do it? Lacking motivation? [Schedule an Accelerate Laser Session and we'll design a fit-4-you program.](#)



EAT
TO
LIVE

#7: Drink enough water



Did you know that we often mistake thirst for hunger? Getting enough water doesn't just help your body function effectively, you may find you eat less and your skin looks better, too.

Water is critical for our body to function, including our metabolism. On top of that, we often mistake thirst for hunger. Many people reach for food when they should be reaching for a glass of water.

So, **first tip** is if you feel hungry, grab a glass of water first, wait a few minutes and see if it was thirst or real hunger.

Second tip is to drink enough water and throughout the day (vs. gulping it down in a single or few sessions).

Third tip is to drink enough but not too much (too much water isn't good for you either).

How much should you drink?

The answer ultimately depends on you; your lifestyle; where you live; if you exercise a lot; if you are pregnant or breast feeding or ill; how much liquid you get from non-water sources, and other conditions and circumstances.

In general, though, target to drink about 2 liters of water every day (that's just a bit more than 8 8-ounce glasses of water), adjusting for your personal circumstances (men need about 3 liters).

- **DRINK ENOUGH WATER (but not too much): Target to drink around 2 liters of water every day, adjusting to fit you and your circumstances. Keep a bottle of water with you at all times to help meet your target and to stay hydrated (don't forget your water when you exercise!). Add fruit or vegetables to add flavor (lemon, strawberries and cucumber are my favorites, although the acid from fruit can be harmful to your teeth's enamel if you overdo it, so keep that in mind).**

#8: Eat like a child



Learn to eat mindfully, according to your body's signals, as you did as a child. Eliminate dieting, scale obsession and the eat-repent-repeat cycle from your life.

If you struggle with your weight or eating, if you are on the diet yo-yo cycle, then it's time to stop. It's possible to have a peaceful, thriving relationship with food (diet free!)

DO: Stop dieting: *Dieting is like walking on a treadmill to reach a destination: you don't get far. In fact, dieting doesn't work for the vast majority of people, can lead to long-term weight gain and sabotage your ability to lose weight, and a host of other undesirable outcomes. Bottom line: for most people, dieting is not the solution for long-term weight loss.*

DO: Embrace Mindful Eating: *With Mindful Eating, it's possible to love and enjoy food, without all the angst that can go with it and the eat-repent-repeat cycle. Learn to eat like you did as a child, eating for fuel (and enjoyment) and stopping when you were full. Free up time, energy, and resources when you stop eating for reasons other than hunger and start eating according to your body's signals. With Mindful Eating "all food fits," so forget deprivation and live more!*

Some tips to get you started:

Tip 1: Ask yourself why you are eating? *Whenever you reach for food, be aware of your why – if it's real hunger (not thirst) or something else? Start being aware of why you eat, when you eat.*

Tip 2: Avoid overeating by checking in with yourself as you eat. *Take breaks and assess your satiety level. It takes 20-30 minutes for our brains to register our stomachs are full. Avoid distractions as you eat as they can interfere with your awareness of your body's signals.*

❑ **EAT ACCORDING TO YOUR BODY'S CUES: Awareness is the first step. What non-hunger triggers make you turn to food? What need are you trying to fill with food? How can you fill them in other ways? Then, start letting your body guide you when to start and stop eating.**

- ❖ *Need support? If you're caught in the yo-yo diet cycle and crave a more peaceful, thriving relationship with food and eating, then [schedule an Accelerate Laser Session](#) to get free from the diet trap and back to intuitive, body-based eating.*

#9: Eat like you want to feel



When you learn to love foods that make you feel good, willpower (elusive & unreliable) isn't necessary because you change what "tempts" you. Take small steps to retrain your mental and physical tastes gradually and naturally, focusing less on elimination and diet-like drastic changes that leave you feeling deprived, and focusing more on adding in more nourishing foods.

This step isn't about "should" or "shouldn't" or depriving yourself, but about eating to feel good – physically, mentally, and emotionally. We wouldn't put sludge in our car and expect the motor to run, and we can't eat crap and expect to perform well. Refined, processed foods are not only less satisfying, but can create hormonal reactions that are detrimental to our physical and cognitive health, and keep us on a cycle of looking for more food for energy.

Foods closer to their original state - such as vegetables, salads (dressing on the side), fruit, beans, whole grains, and lean sources of protein – satisfy us better, longer, and leave us feeling lighter and more energized. [Note: Protein is the most satisfying of all the macronutrients \(i.e. protein, fats & carbohydrates\), so it's a great component of meals and snacks.](#)

The more in touch we get with how different foods impact how we feel, the more we gravitate towards the things that make us feel good, beyond the moment. When we eat to feel good, we reinforce a cycle of positive choices that rewire our brain to want more of the things that feel good and less of those that don't. This way we redefine what tempts us.

To help you rewire your taste for food, take small steps to:

- *Add in more items that will satisfy you better and longer, such as lean protein, vegetables, fruit, beans, healthy fats and whole grains; and, at the same time...*
- *...cut down on processed, refined foods. Go in small steps so you don't feel deprived!*
- *Notice how different foods make you feel after you eat them. Do you feel light and energized or heavy and just want to lay on the sofa and do nothing?*

☐ EAT LIKE YOU WANT TO FEEL: Make gradual changes to what you eat, focusing on adding in more nourishing foods to help displace less nourishing ones.



FEAST
ON
LIFE

#10: Stop doing what doesn't add value



You're in the driver's seat of your life, so ask yourself: Do you like where you've been driving? Do you want to continue down that same road?

Review the areas of your life – work, family, friends, community and yourself. Review how you spend your time, energy and other resources. Is there an area that is taking more than it's adding, something that is weighing on you, or you'd like to change?

Of course, not everything we spend our time, energy and other resources on is always a joy. Still, we often keep doing things that weigh us down, even when we have the ability to change them.

It may feel like you don't have the ability to change something, that you don't have a choice. That you "have" to do something. However, you do have a choice. You have a choice in your thoughts, actions, and reactions. In fact, you are the only one who does have that power.

When you embrace that power, you may find that it changes your perspective and your life. In truth, changing your mindset is one of the most transformational things you can "fix" in your life.

So, if you don't like something in your life, if something isn't adding value, if it feels like a drag on your life, your energy and your well-being, then take steps to change it. Whether big or small.

- *Identify what you want to change and why*
- *Identify ways you can change it, being creative and open-minded*
- *Make a plan, break it down into small steps w/deadlines, and schedule each step*

You don't have to go in leaps, but you do have to go because, as Tony Robbins says, "If you do what you've always done, you'll get what you've always gotten."

☐ CHANGE WHAT ISN'T WORKING: If what you've "gotten" isn't what you want, then change what you are doing. Inventory your life and identify what isn't adding value to it. Make a plan to address it, break it into small steps of action, and schedule them. Build from there.

#11: Start doing what does add value



Show up for life in a way that supports the person you want to be & the life you want to live.

Where would you like to add more value – meaning, purpose, fulfillment, or joy? What would “feed” you more - mentally, emotionally, spiritually & physically?

Sometimes change seems too difficult or not possible because we lack the time, energy or other resource we need. Often we aren't sure what we want or how to get it. Here's the thing: You don't have to make huge changes in order to effect change in your life. Go in steps. Some ideas to help you identify steps, gain clarity and inject more joy in your life in the process:

- *Inventory your life: Which areas of your life are fulfilling and which aren't? Which areas meet your needs and which do not? Why or why not? What do you want to change? Break it down. What small, doable steps can you take to move toward what you want?*
 - *Date yourself: Spend some time with you. Get back in touch with you and the things that you love. Do things you enjoyed as a child. Get reacquainted with what thrills you.*
 - *Be of service: Gandhi said, “The best way to find yourself is to lose yourself in the service of others.” You will get back much more than you give and likely be much happier for it.*
 - *Say “YES.” Be open to new experiences. Establish meaningful connections with people who lift you up. Try new things. Engage with positive people and in positive experiences that can open doors to opportunities, ideas, support and enhance your life.*
 - *Meditate 10 minutes a day: Research shows that taking a daily timeout to sit still and just breathe every day can help you have greater focus, less stress & feel more positive.*
- LOVE YOUR LIFE MORE: Take stock of your life. Identify where you want to add greater fulfillment. Make a plan for doing that. Break it down into small steps. Schedule each step.**
- ❖ *Need help? [Schedule an Accelerate Laser Session](#) and let's hit the ground running on what you most want to work on.*

#12: Get financially fit



Money is often noted as one of the two top stressors in life (health is the other common top stressor). Is it one of yours?

If it is, then you know how financial stress can hijack your relationship and your life. Don't let it. Get your financial house in order, set goals and work towards them. It's worth it. Financial worry and uncertainty are burdens you don't want. Ignorance is not "bliss" in the case of money.

Here are steps for you to take to get started:

Step 1 - Get organized: *Whether you own it, owe it, earn it or spend it, create a system for accessing your financial information.*

Step 2 - Track & Analyze: *Establish a tracking system for what comes in (income) and what goes out (spending). Are you spending more than you're making? Are you saving enough? How does your current earning and spending habits stack up against your goals? (If you haven't set any goals, then start. Hint: A "rainy day" fund and saving for retirement make the list for most of us.)*

If your current earning, spending and savings don't line up with your goals, identify what you can do to balance things out – e.g. spend less, save and/or earn more. Be aware of emotional spending (like eating, we may shop to satisfy needs our purchases can't satisfy).

Step 3 - Create an Action Plan: *Align your spending, savings & earnings with your goals. Don't put yourself on a money diet, or "budget;" instead view it as an "abundance" or "wealth" plan.*

Step 4 - Take it in steps: *It's easy to get overwhelmed when it comes to finances, so take your plan in steps. Small steps will add up. Build as you go. Celebrate your successes, no matter how small. Remember: Uncertainty & worry are more overwhelming and negative than taking action.*

GET FINANCIALLY FIT: Follow the steps above, breaking them down into small, doable action steps. Then set a timeline for each action step.

❖ **Need help getting started? [Schedule an Accelerate Laser Session](#), and to fast forward to greater financial well-being.**

WANT MORE SUPPORT?

Okay, so there you go, *12 Simple Steps to Unleash Your Personal Power*. Get started today and start to feel better for your tomorrows.

Remember: *Small steps of positive change can add up to BIG results, but so do small steps of no change or actions that go against your well-being and fulfillment. So, take a step in the right direction, so you can get the feel-good results you want.*

Need some additional help?

If you want more support to take your well-being to the next level, check out my Personal Power programs to help you level up in Self, Body & Money:

- ❖ [PERSONAL POWER GROUP PROGRAM](#): A transformative course for women who are ready for the more they want to feel and see in their lives. If you've been prioritizing other people and things, and you've reached a point in your life where you are motivated to prioritize *yourself* more, then this program's for you. Enjoy the community of women, connection and support of other women like you.

- ❖ [1:1 PERSONAL POWER COACHING](#): Choose the number of weeks – 7, 14 or 24 – to fit your goals. Begin your journey to greater Personal Power. Figure out what you want and take the steps to get it. Together, we'll build your foundation of well-being in Self, Body & Money to get you closer to how you want to feel and live.

Click on each link or go to darcyholmer.com to learn more. You can also email me at contact@darcyholmer.com with questions or [schedule a 15-minute FREE call](#) to talk about what you want to achieve and how I can help you get there.

Live is too short to not feel and live your best. Schedule a call and get started today!

To Living without Limitation,

Darcy



About Me

Hi, I'm Darcy Holmer. Imagine Financial Planner and Money Coach meets Life Coach meets Mindful Eating Coach meets Personal Trainer. That's me. I got here step by step, my personal and professional experiences shaping my path.

*What I've discovered is that **well-being is only as strong as the weakest link**. That is because we are whole human beings, and when we feel bad in one area of our life, it impacts others.*

That is why I am a Personal Power Coach for women who want to feel good in Self, Body & Money. For me, Personal Power is about having power over our own lives, with choices, not limitations. I see too many of us women settling for less than we want when we are absolutely capable of more – more of what we want to feel and have in our lives. My work focuses on building Personal Power in all three areas - Self, Body & Money - because they form a strong foundation that support you as a whole person, your whole life. I use my background in finance and well-being to guide you to take actions to get you closer to how you want to feel and live. I have a B.S. in Finance, M.B.A., M.S. in Public Health, as well as training as a Financial Education Instructor, Personal Trainer and coaching around life, money and mindful eating. Together we work to build a strong foundation of well-being that supports you stepping into your highest potential and the more you want to feel and have in your life.

In addition to being a coach, I'm a very proud mom of two "boys", Sebastian ('97) and Ethan ('99); wife since '93 to my sweet Swede, Christian; and elevator chauffeur to our 57-kilogram Black Russian Terrier, Zoya. You can read more about my story and credentials [here](#). You can also go to DarcyHolmer.com to learn more.

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