

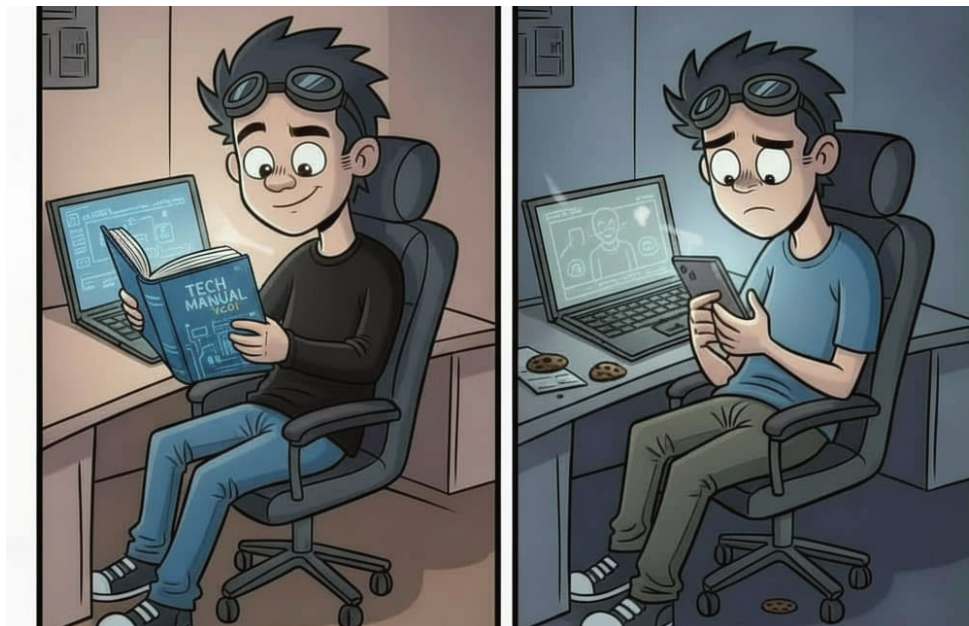
New Year' Disillusions

How many resolutions will have fallen by the wayside by the end of January? Who cares? Just pair the fifteen resolutions that essentially say the same thing. The last one remaining is one we should all aspire to! Answers are on the last page.

Happy New Year!

January 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Choose real food	2 Protect your time	3 Eat healthier
4 Work with focus	5 Travel more	6 End the habit	7 Reduce stress	8 Improve work-life balance	9 Drink less alcohol	10 Plant something lasting
11 Lose weight	12 Spend with purpose	13 Slim down for good	14 Imbibe Infrequently	15 Be more organized	16 Exercise regularly	17 Go beyond your bubble
18 Invest for the future	19 Be more productive	20 Breathe, don't break	21 Practice gratitude	22 Lift someone else	23 Quit smoking	24 Volunteer or give back
25 Save more money	26 Show up often	27 Learn a new skill	28 Clear the clutter	29 Grow your toolkit	30 Move like it matters	31 Spend more time with family



This is a free puzzle exclusively for readers of <https://pencilpaperparacosm.com>



Financial Planning

Find and circle all the "good" resolutions. Some of these words are tricky!

Answers are on the last page.

Miserly

Investment

Provident

Pennywise

Debt-free

Prudent

Avaricious

Nest egg

Abstemious

Sensible

Savings

Profligate

Skimpy

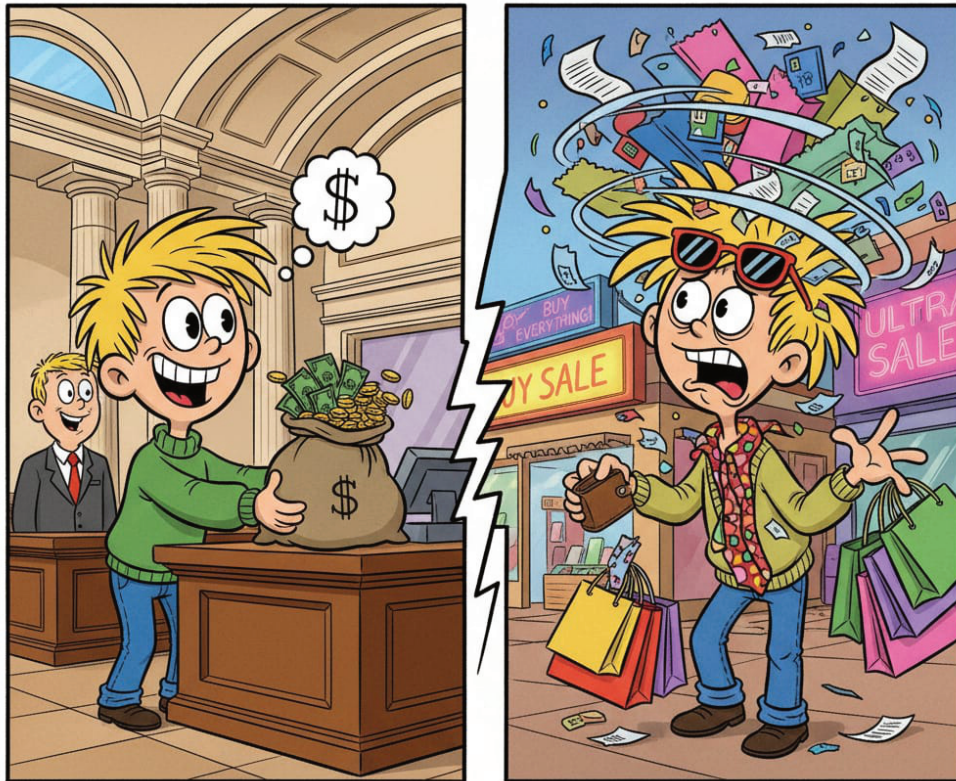
Impulsive

Rakehell

Depositor

Spendthrift

Wastrel



Taken to Task

Most people don't plan to fail, they simply fail to plan. Unscramble these three enemies of a perfect plan. Answers are on the last page.

1. SIT SNORT ACID

2. INACTION ROTS RAP

3. TINIER RUN STOP



Answers

New Year's Disillusions

Be more organized = Clear the clutter
Be more productive = Work with focus
Drink less alcohol = Imbibe Infrequently
Eat healthier = Choose real food
Exercise regularly = Move like it matters
Improve work-life balance = Protect your time
Invest for the future = Plant something lasting
Learn a new skill = Grow your toolkit
Lose weight = Slim down for good
Quit smoking = End the habit
Reduce stress = Breathe, don't break
Save more money = Spend with purpose
Spend more time with family = Show up often
Travel more = Go beyond your bubble
Volunteer or give back = Lift someone else

The resolution we should all aspire to: **Practice Gratitude**

Financial Planning

Abstemious, Debt-free, Depositor, Investment, Nest egg,
Pennywise, Provident, Prudent, Savings, Sensible

Taken to Task

Distractions, Procrastination, Interruptions



Mitchell Allen is a life-long puzzle enthusiast, story-teller and programmer. One day, he decided that it would be cool to mash all three hobbies into one mad creation. You are holding it. If you, too, appreciate cleverly crafted puzzles mixed in with your classic wordplay staples, you'll love the kinds of puzzles and activities Mitchell has planned.

To keep in touch with the world of Mind-bending Variety puzzles, subscribe to the newsletter by scanning the QR code below or entering <https://pencilpaperparacosm.com> into your browser.

