Sheilas' New Year's Planner **Wheels**

Exercise regularly

(Set achievable, realistic targets to stay on track..or machine)

Tick off your DIY list

(That thing you haven't got round to fixing yet? No time like the present!)

Check insurance

(Get anything new worth over $\pm 1,500$? Specify it on your policy)

Learn a new skill

(New Year, new instrument? Language? Hobby?)

Get organised

(Get your head in the game and your life decluttered for 2021)

Eat healthier

(Once the Christmas cake and choccies are finally finished, of course)

Car health check

(Check your oil levels and tyre pressure for those wintery roads)

(Fill in your own)