

THRIVE

MAGAZINE

**Find your
passion:
Start that
side hustle
you've
dreamed
about**



**Is it time for a rebrand?
Signs your business
may need a facelift**

**Putting New Year
financial resolutions
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IS IT TIME FOR A REBRAND? SIGNS YOUR BUSINESS MAY NEED A FACELIFT.

Assessing whether your small business needs a rebrand is a big decision—one that requires upfront evaluation and strategy planning. Brand rules these days; it's the culmination of everything your business represents in the minds of existing and prospective customers. Kinda important, right?

While it's no small task to rebrand, a fresh, unique brand presence can significantly impact your future success—representing who you are, who you serve, and the value you provide customers. With this in mind, we've created this comprehensive guide to help you determine if it's time to rebrand your biz.

Let's start with the common signs:

Outdated brand identity

If your logo, website and overall visual identity feel outdated or no longer reflect your company's current values and offerings, it may be time for a refresh. A brand that looks stuck in the past can deter potential customers and make your business seem out of touch. I mean, really...would you rather shop at Kmart (if it still existed) or Target?

Misalignment with your target audience

As markets evolve, your target audience may change as well. If you find your brand no longer resonates with your ideal customers, it's a strong indicator that rebranding might be necessary.

How can you tell? For starters, make sure to consistently review sales, email stats, social traffic and online reviews. Are sales down? Are email open rates decreasing? Has traffic across your social channels diminished? Are you seeing more negative or neutral online customer reviews? If the answer is yes to any of these questions, you're likely misaligned with your target audience.

For even more insight, conduct some market research to better understand your current and potential customers' preferences and expectations. This can be as simple as a survey or as detailed as a call campaign. Take the feedback seriously and act on the data gathered.

Shift in business focus or offerings

If your company has expanded its product line, entered a new market or pivoted its core business model, your current brand may not accurately represent what you do today. For example, if you operate a subscription-based marketing content service and decide to add web development to the services list, you'll need to update your brand to reflect this. This includes identifying the pain points the added service solves and the value to your customer base. A thoughtful and well-planned rebrand can help communicate these changes effectively to your audience.

Difficulty standing out from competitors

In a crowded marketplace, a unique brand identity is crucial. If you're struggling to differentiate yourself from competitors, rebranding can help you carve out a distinct position and highlight your unique value proposition. You don't want to be just one of the pack...you want to lead the pack.

Assessing your need for rebranding

It's important to put your current brand through the wringer—that is, conduct an honest and comprehensive evaluation. Consider each step:

Analyze brand perception

Conduct surveys or focus groups with current and potential customers to gauge their perception of your brand. This feedback can reveal misalignment between how you want to be perceived and how you're actually seen in the market.

Review business goals and vision

Reassess your company's long-term goals and vision. If your current brand doesn't align with where you want to be in the future, it might be time for an update. Your brand should support and reflect your business objectives in the present and into the future.

Evaluate market position

Analyze your position in the market relative to competitors. If you're consistently losing ground or struggling to attract your target audience, a rebrand could help reposition your business more effectively. The goal here is to be the standout among a crowded marketplace.

Consider brand consistency

Examine all your brand touchpoints, from your website and social media profiles to marketing materials and signage. If there's a lack of consistency across these channels, a rebrand can help unify your brand identity and messaging.

To help you stay organized, create a spreadsheet that lists all of your brand touchpoints (e.g., website, social channels, email platform, Google Business Profile, online reviews, brochures, business cards—yes, people still use them—engagement letters, and all other marketing and communications assets). As you update items, check them off the list and add notes as necessary. As you move through your rebrand, you'll identify many other touchpoints. Having them listed in one place is very helpful and will ensure a thorough rebrand.

Key considerations before rebranding

Define clear objectives

Before embarking on a rebrand, clearly define what you hope to achieve. Whether it's attracting a new demographic, entering a new market or modernizing your image, having specific goals will guide your rebranding efforts. Make sure to talk through this exercise with your team. This will help ensure team-wide buy-in and excitement for the rebrand.

Assess resources and budget

Rebranding can be a significant investment of time and money. Evaluate your available resources and ensure you have the budget to effectively execute a comprehensive rebrand. Also make sure you have buy-in across the business and the right skill set internally to get your rebrand initiative over the finish line. If you feel that rebranding is too far out of your and your staff's skill set, you may want to consider using an outside agency to support efforts.

Plan for customer communication

Develop a strategy to communicate the rebrand to your existing customers. Transparency about the reasons for the change and how it will benefit them can help maintain customer loyalty during the transition. Your communication plan might look something like this:





PHASE 1: INTERNAL COMMUNICATIONS

1. Inform key stakeholders and leadership team first.
2. Hold a company-wide meeting to announce the rebrand (this assumes pre-planning and buy-in discussions with your team took place).
3. Provide employees with rebrand rationale, new brand elements and timeline.
4. Offer training on new brand guidelines and messaging.

PHASE 2: EXTERNAL COMMUNICATIONS

1. Develop key messaging points for your audience, explaining rebrand reasons and benefits.
2. Create a press release and media/press kit for launch.
3. Plan a social media campaign to tease and reveal your new brand.
4. Update all brand assets (website, social profiles, marketing materials).

PHASE 3: LAUNCH STRATEGY

1. Set an official launch date.
2. Send email announcements to customers and partners.
3. Host a launch event (virtual or in-person), if desired.
4. Unveil your new brand across all channels simultaneously (think website, social media, Google Business Profile).

PHASE 4: POST-LAUNCH STRATEGY

1. Monitor brand reception and sentiment.
2. Address any concerns or questions promptly.
HINT: Watch online reviews and social comments. Be proactive about answering concerns and questions in a professional, helpful way.
3. Reinforce new brand messaging in ongoing communications.
4. Gather feedback and adjust your strategy as needed.

KEY CONSIDERATIONS

- Emphasize continuity of core values and commitments.
- Provide clear rationale for changes.
- Ensure consistency across all touchpoints.
- Engage employees as brand ambassadors.
- Thank stakeholders for ongoing support.

Conduct thorough research

Before making any changes, conduct thorough market research to ensure your new brand will resonate with your target audience. This includes analyzing competitors, industry trends and customer preferences.

It's a wrap...

Rebranding your business is a significant decision that should not be taken lightly. By carefully assessing your current brand's effectiveness, market position and alignment with business goals, you can determine whether a rebrand is necessary.

Remember, a successful rebrand requires careful planning, clear objectives and a deep understanding of your target audience. It also requires buy-in from your team—you'll need everyone on board to keep the momentum going from start to finish. If done correctly, rebranding can revitalize your business, attract new customers and set you up for long-term success.

Now, go and put your brand on it!





PROFIT FROM YOUR PASSION: START THAT SIDE HUSTLE YOU'VE ALWAYS DREAMED ABOUT

Have you ever thought about turning your passion into profit? Do you have a burning desire 🔥 to change career courses in 2026? Yes? Okay then, don't let anything stop you!

The easiest way to launch a new business is by starting a side hustle. It's the perfect way to supplement your income and explore your entrepreneurial spirit. This article will help you navigate the exciting world of side hustles, whether you're looking to make some extra cash or dreaming of a new career path.

Let's get your hustle on!

What is a side hustle?

It's essentially a business you create alongside your traditional job. It allows you to pursue your interests while generating additional income. If successful, it could even evolve into a full-time career. So, if this is what you've been dreaming of, read on. We've compiled a few promising (and hopefully motivating) ideas to inspire you.

The following are easy-to-start side hustles, but don't let this list limit you. The sky's the limit on what you can do! And whatever your passion project turns out to be, we're here to help you from launch to succession.

1. Build up some freelance gigs

Freelancing can be lucrative if you have skills in writing, graphic design, home organizing (efficiency experts are always in demand) or even housecleaning. Building a solid client base can lead to a stable gig-based income. Platforms like [Upwork](#) and [Freelancer.com](#) are great places to start finding clients.

Once you have a few loyal clients in your base and feel confident with your business model, you can turn your freelance gig into a lucrative business. At this point, for example, you would start thinking of adopting a value pricing or retainer fee model. If you're good at what you do, you can quickly create demand for your services, so make sure you are charging based on value—not on hours.

2. Start a dropshipping business

If marketing excites you and you have a product idea, dropshipping might be the way to go. This model allows you to sell products directly to consumers without managing inventory yourself. The manufacturer handles stock and shipping, but you'll need to set up a robust customer service system for a seamless, positive customer experience.

3. Create a wholesale business

For those who prefer a hands-on approach, consider starting an online wholesale business. This involves purchasing products in bulk at lower prices and selling them at retail prices. Be prepared to invest time in sourcing products, working with suppliers and managing logistics—this may also require hiring help.

4. Become an affiliate marketer

What is affiliate marketing? In short, it's a revenue-sharing model where a third party, or affiliate, promotes a business's products or services in exchange for a commission. Think [Etsy](#) or Amazon.

Affiliate marketing is an excellent way to earn passive income with minimal effort. Begin by promoting products through affiliate links—[Amazon](#) is a good starting point. As you gain experience, consider pitching companies for sponsorship opportunities.

5. Implement print on demand (POD)

If you're creative and enjoy designing, a POD business could be ideal for you. Platforms like Printify allow you to sell customized products such as t-shirts and mugs without worrying about inventory. This model can also be combined with dropshipping for enhanced income potential.

Personify your passion!

These five ideas are just the tip of the iceberg when it comes to side hustles; countless opportunities await your exploration. Imagine your own business structure, create a plan and take the first step toward making your dream a reality.

You've got the passion and we've got the expertise to help you launch a successful business—from entity selection to business model planning—our team can guide you to success. Start now and see how far your side hustle can take you by the end of the year (and beyond).





PUTTING NEW YEAR FINANCIAL RESOLUTIONS IN ACTION

Improving one's financial health is always a New Year resolution chart-topper. As we move into 2026, our goal is to help ensure that folks keep their resolution to achieve greater financial stability.

Here's a look at leading financial New Year resolutions—complete with practical tips to help fulfill them.

The background of the page is a collage of US dollar bills. On the right side, there are several bills stacked vertically, showing the '100' and 'ONE HUNDRED' text. On the bottom left, there is a close-up of a bill with the name 'Benjamin Franklin' and the number '100'. The overall color scheme is a mix of orange, white, and the green and blue of the currency.

Pay off debt

Debt reduction remains the most popular financial resolution year after year. With household debt at record levels, many are prioritizing paying down credit cards, loans and mortgages.

Tips: Sound planning is required to progressively pay off debt over time. Consider these practical tips:

- **Take inventory of your finances:** You have to first understand your debt situation before starting a plan to pay down your debt. Reviewing your income, expenses, debts and assets offers a financial snapshot that can help you prioritize goals and divvy up available cash to pay down debt.
- **Tackle high-interest debt first:** If you have multiple debts, focus on paying off high-interest debts first. This typically means credit cards. Consider debt consolidation or balance transfer options to reduce interest costs.
- **Create or update your budget:** A budget is essential for tracking spending and effectively saving. Review and adjust your budget to align with your new financial goals. Consider using budgeting apps or spreadsheets to make this process easier.

Save more

Whether it's for emergencies, major purchases or long-term goals, increasing savings is a common resolution. This includes saving for significant milestones like buying a home or planning a wedding.

Tips:

- **Set specific, measurable goals:** Instead of a vague resolution, set specific, measurable goals. For example, "save \$5,000 for an emergency fund by December 31" is more actionable than "save more money." Aim to save 3-6 months of living expenses in a separate and easily accessible account.
- **Automate your savings:** Set up automatic transfers to your savings or investment accounts. This "pay yourself first" approach ensures you consistently save before spending on other things.
- **Stick to your budget:** Once you have your budget set, revisit it often to make sure you're staying on track with spending. If you detect overspend, make adjustments immediately and earmark extra money for savings.

Spend less

Cutting back on unnecessary expenses and living within one's means is another frequent goal. And a very achievable one at that.

Tips:

- **Revisit your budget often:** As mentioned earlier, don't do a "create and abandon" with your budget. If you're going to stick to it, you must review it regularly and course correct for overspending.
- **Reduce unnecessary spending:** In your inventory, make sure that you've categorized expenses into fixed (must-haves), including such items as rent, mortgage, utilities, car payments and insurance, and variable (nice-to-haves), including streaming services, cool gadgets and vacations. Also look for ways to reduce recurring expenses. This might include negotiating bills, canceling unused subscriptions or finding more cost-effective alternatives for services you use.

Increase income

Many workers employed by a business resolve to boost their earnings through raises, side hustles or career changes. You do have options.

Tips:

- **Make a career plan:** Talk to your manager about mapping out your career path and make your desire to move up in the company known. Or plan for a career or company change to earn more.
- **Consider starting a side hustle:** Bringing in added income to supplement your full-time job salary has become popular. Be sure to read our "Profit from your passion: Start that side hustle you've always dreamed about" article to learn more about starting a side hustle.

Invest more

Building wealth through increased investments in retirement accounts or other vehicles is a popular objective.

Tips:

- **Increase retirement contributions:** If possible, increase your 401(k) contributions, especially if your employer offers matching. Even a 1% increase can significantly impact your retirement savings over time.
- **Seek professional advice:** If you're dealing with a complex financial situation or need help staying on track, consider consulting a financial advisor. They can provide personalized guidance and help you develop a comprehensive financial plan as well as identify investment opportunities.

General advice

Also consider other practical advice to help you achieve a financially healthier 2026.

- **Educate yourself:** Improve your financial literacy through books, podcasts or online resources. The more you understand about personal finance, the better equipped you'll be to make informed decisions.
- **Use financial tools and calculators:** Take advantage of online calculators for debt payoff, savings goals and retirement planning. These can help you visualize your progress and stay motivated.
- **Track your progress:** Regularly monitor your progress towards your financial goals. This can help you stay motivated and make adjustments as needed.

Here's to a great 2026!

Remember, financial resolutions are not about perfection, but about progress. Small, consistent steps can lead to significant improvements in your financial health over time. Be patient with yourself and celebrate small victories along the way.

As you work toward your financial goals, keep in mind that flexibility is key. Life circumstances can change, and it's okay to adjust your goals accordingly. The most important thing is to maintain a proactive approach to your finances and continue working towards greater financial stability.



6 REASONS A STAYCATION IS GOOD FOR THE BODY, MIND AND SOUL

Taking a staycation has become an increasingly popular choice for those looking to unwind without the stress and expense of air or ground travel. Staycations allow individuals to relax in familiar surroundings, avoid the added cost, and enjoy significant mind, body, and soul benefits. Here's a closer look at how a staycation can enhance your overall well-being, along with practical tips to make the most of it.

Free your mind... and the rest will follow

People take vacations to relax and unwind. Staycations can be highly beneficial for unwinding the mind. Here's what a nice, quiet at-home "getaway" offers:

Reduced stress: One of the primary advantages of a staycation is the reduction in stress levels. Traveling often comes with its own set of challenges—flight delays, lost luggage and unfamiliar environments can all contribute to anxiety. In contrast, a staycation eliminates common travel-related pressures, allowing you to unwind at your own pace. You can choose activities that genuinely make you happy, whether it's reading a book, exploring local parks or simply hanging out in bed a little longer with a hot cup of coffee.

Enhanced mental clarity: Taking time off from your daily routine can provide much-needed mental clarity. A staycation allows you to step back from your usual obligations, giving your mind the space to recharge. Engaging in enjoyable activities or simply relaxing can stimulate creativity and help you return to work and life feeling rebooted and refreshed. Magical!

What's good for the body...

Sleep like a baby: Many people struggle with sleep while traveling—strange bed, climate differences, unfamiliar surroundings or whatever the case may be. A staycation provides the opportunity to catch up on sleep without the disruptions typical of travel. It also offers the opportunity to practice good sleep hygiene to get your sleep back on track. Our fellow insomniacs feel us, right? Bottom line: A focus on rest can lead to improved physical health and well-being.

More opportunity for physical activity:

Staycations also offer unique opportunities for physical activity without the need for extensive travel. Take the time to explore local hiking trails, visit parks or even take part in community events. Engaging in physical activities not only boosts your mood but also contributes positively to overall health.

Good for the soul...

A much-needed break in the comfort of your own home is so very good for the soul. There are many opportunities to get out, do good, and make connections.

Connect with your local community: Staying local allows you to reconnect with your community in meaningful ways. Visit local attractions you've never explored or dine at restaurants you've always wanted to try. This not only supports local businesses but also fosters a sense of belonging and connection within your community. You can also volunteer for local causes like pet shelters or nursing homes.



Get in quality time with loved ones: A staycation is an excellent opportunity to spend quality time with family and friends. Whether it's hosting a backyard barbecue or planning game nights, these moments can strengthen relationships and create positive memories. Engaging with loved ones helps nurture emotional well-being and reinforces social bonds.

Tips for a successful staycation

1. **Plan activities:** While spontaneity is great, having a loose plan can help ensure you make the most of your time off. Consider creating an itinerary that includes both relaxation and fun activities.
2. **Unplug from work:** Set boundaries by turning off work notifications during your staycation. This will help you fully engage in your relaxation time. Your employer will most certainly survive while you recharge.
3. **Explore your city or town:** Act like a tourist in your own town. Visit local museums, parks or historical sites that you may have overlooked.
4. **Indulge in self-care:** Treat yourself to spa days at home, book massages or enjoy long baths—whatever helps you relax and rejuvenate.
5. **Create a cozy atmosphere:** Transform at least one room into a relaxing sanctuary. Somewhere to cozy in to read, nap or just sit and “be.” This can be as easy as new, soft bedding in the master bedroom or a new fuzzy throw blanket in the family room.
6. **Explore new hobbies:** Use this time to explore hobbies you've been curious about—whether it's painting, gardening or cooking new recipes. It's your time. Do what you want.

Staycations offer numerous benefits for the mind, body and soul while allowing you to enjoy relaxation without the stress of travel. By embracing this opportunity for self-care and exploration within your own community, you can return to everyday life feeling refreshed and revitalized. So this year, consider opting for a staycation—and maybe put that vacation money into savings.

OH, WHAT DO YOU KNOW... ABOUT NEW YEAR TRIVIA?



Let's see what you've got when it comes to New Year traditions, history and celebrations. Here are eight to educate...

- 1. In which ancient civilization is the first recorded New Year celebration believed to have occurred?**
 - a. Egypt
 - b. Babylon
 - c. Greece
 - d. Rome
- 2. What fruit do people in Spain traditionally eat at midnight on New Year's Eve for good luck?**
 - a. Apples
 - b. Grapes
 - c. Oranges
 - d. Cherries
- 3. Which city is famous for its massive New Year's Eve fireworks display over its harbor?**
 - a. New York City
 - b. Sydney
 - c. London
 - d. Tokyo
- 4. The first New Year's Eve ball drop in Times Square occurred in 1907.**
 - a. True
 - b. False
- 5. In Japan, what is the traditional way to welcome the New Year?**
 - a. Ringing bells 108 times
 - b. Eating sushi
 - c. Lighting lanterns
 - d. Dancing around a fire
- 6. What is the name of the song traditionally sung at midnight to celebrate the New Year?**
 - a. Happy Birthday
 - b. Auld Lang Syne
 - c. Jingle Bells
 - d. We Wish You a Merry Christmas
- 7. In which country do people believe that wearing polka dots and eating round fruits will ensure a prosperous new year?**
 - a. Brazil
 - b. Philippines
 - c. Italy
 - d. Mexico
- 8. What is the most common New Year's resolution made by people in the United States?**
 - a. Travel more
 - b. Save money
 - c. Exercise more
 - d. Learn a new skill

