OK, you've had nearly a third of the year. Lost that weight? Smoking a thing of the past? Nicer to your husband? If you are like many people, such resolutions have disappeared as completely as the bubbles in your Champagne toast. But you can start again.

We all have habits that we could stand to break. But desire isn't everything, and it can be difficult to know where to start and frustrating to carry on through setbacks, temptation and outright failure.

Still, in order to live healthful and productive lives, many of us need to make changes. Experts range in their opinions about the proper way to confront bad habits, but all agree that it can be
Money and friends

Jordan Goldberg is co-founder and chief executive of the website stickK.com. The site, he says, is based on the premise that people are motivated to break old habits through their wallet and their social circles.

"Money and friends can influence behavior change," he says.

Once a goal is set — be it losing weight or saving money, for instance — the goal-setter can place wagers on whether he will accomplish it. He can also opt to give money to charity if he reaches a certain objective or — in a kind of reverse motivation — to have money donated to a charity that supports a cause that he disagrees with if he fails. This, Goldberg says, is the site's most popular motivational option.

"Money is a great motivator; everybody has a price at which they are willing to change their behavior," Goldberg says. "For example, if you've got $50 on the line each week to lose a pound and you'd like a $5 cheeseburger, that now costs you $55 if you don't make your weight that week."

He notes that getting positive feedback from friends as well as being held accountable for your behavior by reporting it in the public domain is a huge motivator for many people.

Amber Rosenberg, a life coach based in San Francisco, adds that even having a support system through Facebook or Twitter can help you reach your goals. "Saying your goal out loud or even via social media creates outside accountability and increases your success rate," she said via email.

Take small steps

In trying to break bad habits, many people encounter a tendency to bite off more than they can chew, then get overwhelmed, Rosenberg said via email. She suggests focusing instead on small steps.

"If you're trying to stop overeating, for example, your end goal may be losing 20 pounds or fitting into your skinny jeans," she said. "It's much more realistic, however, to focus on ... replacing one cookie in the afternoon with a healthier alternative like a piece of fruit or a handful of baby carrots."

These small steps can be difficult to achieve, though, and little failures might result in wanting to quit. Try to keep that mind-set at bay, Rosenberg says.

Think your way

In order to truly break bad habits, says Joe Dispenza, an expert in neuroscience and the author of "Breaking the Habit of Being Yourself: How to Lose Your Mind and Create a New One," it's
day to focus on what you’re going to change that day.

"When you begin to plan your behaviors mentally, to rehearse your thoughts and how it would feel to be that new person you want to be," Dispenza says, "you are turning on new circuits in your brain and causing them to fire in new sequences. Your mental rehearsal changes the brain and body to look like the experience has already happened, and you are living in the new future."

This concept is based on the notion that behaviors and bad habits are based in brain patterns that have solidified over time but that with enough focus and determination can be altered.

"Once you become conscious" of your negative thought and behavior patterns, Dispenza says, "now you have control over them, now you have dominion."

What’s difficult, he notes, is that breaking old habits means an uncertain future, and that uncertainty induces fear. When fear pops up, he suggests focusing on the way you envision your new life and taking that moment to reaffirm the person you want to be.

"Embrace fear or insecurity," he said. "On the other side of your fear is courage. On the other side of insecurity is greatness. On the other side of anger is compassion."

Change takes time

Experts in the field of behavior agree that change does not happen overnight; there are small steps involved, and each small step must be done consciously. For instance, notes Dispenza, before launching into a diet or exercise regimen, you must know why you’re doing it, be it for good health or simply to fit into an old pair of jeans.

Rosenberg adds that it’s important to recognize the amount of time involved in breaking habits.

"On average, it takes 21 days to create a new habit," she said. "When you first get started, it will take more time and energy to focus on your daily goal. After about three solid weeks of working on your daily goals, they’ll become second nature and part of your daily routine."

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