

OFF DUTY

Filipino model Kelsey Merritt is an island girl through and through. So this time of year, when temps drop, she doesn't mess around. "I layer up," says Kelsey, "or I'm not leaving my apartment." (Tough for someone who loves going out and being active.) Once she is properly bundled, though, inspo for a good sweat sesh is rarely in short supply, thanks to her Olympian boyfriend, swimmer Conor Dwyer. "Hearing his training stories motivates me every single day," she says. And to keep her wellness routine balanced, Kelsey makes time to chill at home and treat herself. "It's all about mindfulness—no self-judgment." Hear, hear!



FULL-SERVICE Opt for a utility jacket with zippers and pockets to hold your stuff and give your look an extra edge.

Paige Bone jacket and dress, paige-bone.com; **Paige** boots, paige.com; **LL Bean** socks, llbean.com; **Evin Marques** necklace, evinmarques.com; **Lady Grey** ring, ladygreyjewelry.com