

# Small Steps to Health and Wealth

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Consumer Series | Finance

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Americans are experiencing diet-related health issues such as heart disease, obesity, and diabetes more than ever before. Many Americans also are experiencing financial issues such as excessive debt and low savings. As we become increasingly aware of how the food we eat and our physical activity level connects to health, it's important to know that healthier lifestyles can lead to increased wealth. Improvements in health can reduce the amount of money needed for health-related costs. Lower debts and increased savings can reduce stress and help prepare for health emergencies.

Changing behavior in either health or finances can be hard work, but small steps taken to accomplish goals are often successful over the long term. Personal traits can help you be successful. A positive mental attitude and willingness to make changes is essential to achieving goals.

Ongoing maintenance and routine medical and financial check-ups are very important. Good lifetime habits in health and wealth can help you achieve a longer life with the assets you need to achieve your goals. The 'good news' is that people who practice healthy behaviors decrease their risk of dying prematurely. What may be 'bad

news' for healthy people is that they need to accumulate adequate wealth so that they do not outlive their assets.

## Colorado's Small Steps to Health & Wealth™ (SSHW) Program

This program explores common strategies that can be used to improve both health and finances. It encourages participants to set a health goal and/or a wealth goal and take action to achieve goals by identifying small progress steps. It includes 13 behavior change strategies that can be applied to either/or both areas of life.

Face-to-face workshops are offered across the state. In addition, Coloradans are encouraged to access online information and resources at [www.ext.colostate.edu/smallsteps](http://www.ext.colostate.edu/smallsteps).

## Small Steps Strategies

- *Compare Yourself with Recommended Benchmarks*—Looking at established measurements of health and wealth can help you answer the question of how you are really doing. It can serve as a 'wake up call' if you fall short on recommended measures.
- *Track Your Current Behavior*—Establishing a starting point helps you become more aware of how much you eat, move, and spend throughout a typical day. Keeping records can be tedious at first. However, losing this awareness can lead to a disconnect between health habits, financial practices, and goal achievement.
- *Convert Consumption into Labor*—Calculating how much exercise (labor) you need to burn off a certain number of calories helps you determine how much you want a



## Quick Facts

- There are similarities between your health and your wealth.
- Both positive and negative habits generally start small, develop slowly over time, and take time to change.
- There is a need for realistic advice. Many recommendations for maximizing health and wealth may seem out of touch with American life. Guidelines that do not seem attainable are often widely ignored.
- People generally fear making drastic changes. If you believe you must make drastic changes to your lifestyle to improve your health and wealth, you may 'freeze' and just do nothing.
- In both the health and wealth areas, there is a lot of technical jargon to understand.
- There are many free and low cost resources available in both areas to help people make positive behavior changes.

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food item. Considering how many hours of work are needed to make enough money to buy something that you want can help you decide the value of an item in your life. These decisions improve balance in your health and your wealth.

- *Step Down/Step Up to Change*– Taking small ‘steps down’ can help you find healthier or lower cost alternatives instead of completely depriving yourself of something you enjoy. This can decrease your consumption of extra calories or your spending on certain items. Taking small ‘steps up’ create ways to gradually increase your nutritional intake, physical activity, or savings without becoming overwhelmed.
- *Make Progress Every Day*– Breaking down large goals into smaller, more easily attainable goals helps you slowly move toward your goals. This promotes a healthy attitude about behavior change. Setting realistic and attainable goals can help you successfully achieve them by making small progress steps each day. Achieving smaller goals gives you positive feedback and is motivating.
- *Use Easy Frames of Reference*– Picturing common items such as a deck of cards can be used to help you follow recommended portion sizes for food. This strategy also provides financial references translated into user-friendly dollar terms.
- *Say ‘No’ to Super-Sizing*– Selecting larger portions can often seem like a bargain, but can lead to over eating and unwanted weight gain. Sales ads can seem like a bargain, but can lead to overspending and unwanted debt.
- *Live ‘The Power of 10’*– Using the number ‘10’ can help you in the ‘small-steps approach’ to behavior change. It is an easy number to

multiply, divide, and remember. In many ways, the number 10 is small enough not to discourage you from taking action and large enough to make an impact over time.

- *Think Balance–Not Sacrifice*– Balancing resources and consumption is very important. The more food we eat, the more calories we have to use in order to maintain energy balance. Spending more than our income reduces net worth. Balance is achieved by reducing expenses so we do not spend more than we make, and/or making more money so we can spend more.
- *Consider Outside Influences on Health and Wealth*– Reflecting on our emotions and childhood experiences with food and money can help us maximize the positive and minimize the negative. Positive influences for health, eating, physical activity, and money from our family and surrounding culture can motivate us to continue what we are doing or make additional changes. Negative influences can create lifelong obstacles to achieving health and wealth.
- *Get Help and Be Accountable*– Finding resources and support for health and wealth behavior change is a useful strategy. Family, friends, and employers can be supportive. Many community resources are also available.
- *Automate Good Habits and Create Templates*– Putting health and wealth practices on a regular schedule is a good way to prevent procrastination. By making decisions and taking action at the beginning, the need for on-going thought, discipline, and decision making is reduced or eliminated.
- *Set a Date and Get Started...Just Do It!*– Committing to behavior change is required. It requires a plan of action because change cannot happen without action. Plans and starting dates should be realistic to avoid setting yourself up for failure.

## Online Resources

SSHW Colorado Home Page

[www.ext.colostate.edu/smallsteps](http://www.ext.colostate.edu/smallsteps)

SSHW Online Challenges

<http://rutgers.ancc.net>

eXtension

Families, Food and Fitness

[www.extension.org/families\\_food\\_fitness](http://www.extension.org/families_food_fitness)

Financial Security for All

[www.extension.org/personal\\_finance](http://www.extension.org/personal_finance)

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