

Small Steps to Health and Wealth™ Colorado

Think Balance—Not Sacrifice



People who practice healthy behaviors often live longer, however, this also means that healthy people must accumulate enough wealth so that they do not outlive their assets! Practicing behaviors that can help you balance resources and consumption is one small step to help you become a healthier person with the financial means to support a long life.

The *Think Balance-Not Sacrifice* behavioral change strategy helps you learn ways to balance intake and outgo associated with both human energy and money. For a quick overview of this strategy, view the [video](#).

The more food we consume, the more calories we need to use in order to maintain energy balance. When we take in more calories than we use, the excess energy is stored as body fat. Excess body fat can contribute to health problems such as obesity, diabetes, and cardiovascular disease. When we are in a state of energy balance, our calorie *intake* and calorie *use* are equal. In contrast, if we want to lose weight, we need to expend more energy (calories) than we take in or take in less than we expend.

The same is true for income and expenses. Spending more than our income (“deficit spending”) reduces our net worth. This is because deficit spending requires that we either use assets or take on debt to fund this excess consumption. Thus balance is achieved by spending less so we do not spend more than we make and/or making more money so we can spend more.

The ChooseMyPlate.gov website has many resources available to help you understand and make good decisions about your health and nutrition. One set of resources available on that site is the [MyPlate 10 Tips Education Series](#) and the [10 tips to a great plate Handout](#) which suggests that you:

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| Balance calories | Enjoy your food, but eat less |
| Avoid oversized portions | Foods to eat more often |
| Make 1/2 your plate fruits and veggies | Switch to fat-free or low-fat 1% milk |
| Make 1/2 your grains whole grains | Foods to eat less often |
| Compare sodium in foods | Drink water instead of sugary drinks |





There are many strategies that will work to help you achieve energy balance and financial balance. Complete the *Energy and Money Balance Worksheet* to brainstorm ideas for increasing or decreasing calorie intake, increasing physical activity, increasing income, and decreasing expenses.

What are some ways that you have used in the past to find balance without making too many sacrifices? Were you successful? Why or why not? Which of the new ideas will you try in order to find balance, spend less, and maintain a desired quality of life? Do you need to break any of these ideas down into smaller steps that would be easier for you to implement rather than trying to make large changes in your lifestyle all at one time?

Summary

The *Think Balance-Not Sacrifice* strategy is designed to help you balance your energy and the limited resources in your life. The more you know about healthy living and financial planning, the more motivated you will be to make changes because you will understand how small steps can make a big difference.

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