

Small Steps to Health and Wealth™ Colorado

Step Down/Step Up to Change



“Quick fixes” for problems with your health and your wealth may seem appealing. However, they may be based on fraudulent health and financial claims and information. The *Small Steps to Health and Wealth™* program helps you explore ways to improve your behavior with a series of “small steps” instead of drastic changes promising a “quick fix.”

The objective of the *Step Down/Step Up to Change* strategy is to help you discover small steps down or up that you are willing to take to improve your health and/or your wealth. For a quick overview of this strategy, view the [video](#).

You do not have to make drastic changes to improve health or spending habits. Drastic changes are often very difficult to maintain. The *Step Down/Step Up to Change* strategy illustrates a way to look for healthier or lower cost alternatives instead of completely depriving yourself of something you enjoy. For example, you can take small “steps down” by decreasing your consumption of extra calories or your spending on certain items or take small “steps up” by thinking of ways to gradually increase your physical activity, vegetable intake, or savings. The example given by Professor Alena Johnson at Utah State University shows how to reduce household spending by visualizing a staircase with four steps. On the top is the most expensive way to purchase an item and on the floor below the bottom step is the least expensive purchasing method. Just like spending, the principle can be used to reduce caloric intake or to make healthier food choices. Discuss the example below for making lower-calorie beverage choices:

Super-sized soft drink

| Medium-sized soft drink

| 100% fruit juice and sparkling water

| Ice water with lemon



Use the *Step Down/Step Up to Change Worksheets* to generate ideas for reaching your health and wealth goals by making small steps down or up.



Small Steps to Health and Wealth Planning Worksheet



Setting goals, writing them down, and being able to visualize how you will feel when you achieve your goals is very important. Use the *Small Steps to Health and Wealth Planning Worksheet* to think about and write down one or two health and/or wealth goals for yourself.

Your goals should be as specific as possible. They should include what, when, and how much. You should begin a goal with, “I will...”

What—the change (e.g., eat more fruits and vegetables, spend less on entertainment).

When—what is the timing to reach the goal, 1 month, 6 months, 1 year, or longer?

How much—what is the level of change you are trying to achieve? How many fruits and vegetables will you add to your daily diet? How many dollars are you trying to cut in terms of monthly expenses? For example, you may write “By the end of this month, I will be eating 1 more vegetable serving every day by eating 1 cup of salad with my dinner.”

After you have written down your goals, visualize your life after achieving them. List obstacles you may encounter and some ideas on how to avoid them. Think of two or three small steps you can begin to take and set progress dates to check in with yourself. Determining an appropriate reward for yourself may help you be successful. Sharing a goal, obstacles, avoidance tactics, small steps you are going to take, and an appropriate reward with a trusted family member or friend may help you follow through with your plan.

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