

Small Steps to Health and Wealth™ Colorado

Compare Yourself with Recommended Benchmarks



The *Small Steps to Health and Wealth™* program is designed to help you think about your personal health and finance habits and understand how they contribute to the bigger picture. It is important to understand that behaviors in these two areas are linked and that modifying certain behaviors can benefit you in many aspects of your life. Your health habits often parallel your personal finance habits. Not surprisingly, your health can directly influence your wealth.

In the *Compare Yourself with Recommended Benchmarks* strategy, you will become familiar with common recommendations for healthy eating, physical activity, and spending habits. If you want to analyze your financial situation further, you can complete some or all of the optional financial activities.

For a quick overview of this strategy, view the [video](#). Looking at established benchmarks can help you answer the question of how you are really doing and can serve as a “wake up call” if you fall short on recommended measures.

The [Dietary Guidelines For Americans 2010](#) tells you the ideal amount from each food group to eat every day. It is important to eat plenty of fruits, vegetables, whole grains, proteins, and calcium-rich foods such as milk, yogurt, and cheese. Additionally, it is important to limit added fats and sugar. The [2008 Physical Activity Guidelines for Americans](#) recommends that you should be physically active for at least 30 minutes on 5 or more days of the week. To get the greatest benefit from physical activity, you should include both aerobic and muscle-strengthening activities (See Activity Level Definitions at the top of page 3.)



First, review the *Estimated Calorie Needs Per Day by Age, Gender, and Physical Activity Handout*. Determine your recommended daily calorie level, based on your age, gender, and activity level. Using this calorie level, review the *USDA Food Patterns Handout* and the number of servings recommended for your calorie level from each food group. Also review the *2008 Physical Activity Guidelines for Americans Handout*.



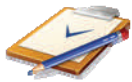
Using the *Compare Yourself with Recommended Benchmarks Worksheet*, fill in the recommendations for your daily calories and food group servings.



Financial Benchmarks



Experts have also created various benchmarks for personal finances. Financial recommendations for debt-to-income ratios (Total monthly credit payments [excluding mortgage] ÷ monthly net [take home] income = 15% or lower), credit reports (no late payments or other negative information), credit scores (720 or higher on the FICO scale which ranges from 300-850 or 800 or higher on the VantageScore scale which ranges from 501-990), emergency funds (3 to 6 months living expenses in savings), net worth (age X pre-tax (gross) income/10), and other ratios for investments and retirement savings are often indicative of someone's financial health.



Complete the *Compare Yourself with Recommended Benchmarks Worksheet*.

"The best measure of a man's honesty isn't his income tax return. It's the zero adjust on his bathroom scale."

Arthur C. Clarke

Optional Financial Activities

Get a Copy of Your Credit Report—Go to annualcreditreport.com or call 877-322-8228. For more information see www.ext.colostate.edu/pubs/consumer/09141.html.

Calculate your debt-to-income ratio—Is your debt level in a safe range? For more information see www.ext.colostate.edu/pubs/consumer/09163.html.

Find Your Credit Score—These three-digit numbers are used by lenders to determine whether to grant you credit, what terms you are offered, and the rate you will pay on a loan. For more information see www.ext.colostate.edu/pubs/consumer/09142.html.

Calculate your net worth—Add up value of all your assets (what you own) and subtract the total of your liabilities (debts) to determine your net worth. For more information see www.ext.colostate.edu/pubs/consumer/09159.html.



Activity Level Definitions



Sedentary means a lifestyle that includes only the light physical activity associated with typical day to day life.

Moderately active means a lifestyle that includes physical activity equivalent to walking about 1.5 to 3 miles per day at 3 to 4 miles per hour, in addition to the light physical activity associated with typical day to day life.

Active means a lifestyle that includes physical activity equivalent to walking more than 3 miles per day at 3 to 4 miles per hour, in addition to the light physical activity associated with typical day-to-day life.

“Health is like money, we never have a true idea of its value until we lose it.”

Josh Billings

Congratulations

You have now taken a small step to achieving your health and/or wealth goals by exploring some recommended benchmarks for health and wealth!

Acknowledgements

Colorado State University, U.S. Department of Agriculture, and Colorado counties cooperating. CSU Extension programs are available to all without discrimination. No endorsement of products mentioned is intended nor is criticism implied of products not mentioned.

Portions of this session were adapted and excerpted from the following book: O’Neill, B. and Enslie, K. (2006). *Small Steps to Health and Wealth*. Ithaca, NY: NRAES. Original workshop materials were prepared by Rutgers, The State University of New Jersey, the University of Arizona Cooperative Extension, and the University of Florida Extension. For additional information about purchasing the *Small Steps to Health and Wealth* book, visit www.nraes.org. The project was supported by the Rural Health and Safety Education Competitive Program of the USDA National Institute of Food and Agriculture (NIFA) grant number 2011-46100-31139. **Program Materials –September, 2013.**

