

Small Steps to Health and Wealth™ Colorado

Make Progress Every Day



The *Make Progress Every Day* strategy helps to break down large goals into smaller, more easily attainable ones by providing motivational strategies designed to move you toward your goals slowly and with a healthy attitude. For a quick overview of this strategy, view the [video](#).

Setting realistic and attainable goals can help you to successfully achieve them when you are able to make small steps toward progress each day. Achieving smaller goals can also provide you with positive feedback sooner and keep you motivated. Making progress toward your health and wealth goals can be achieved each day through 1) positive self-talk, 2) learning new information, and 3) taking action steps.

1. **Positive self-talk** is comprised of statements that you make multiple times throughout the day about how you want to think, feel, and/or behave regarding your health and finances. Examples of positive self-talk are:

“I am becoming more fit each time I walk.”

“I am a millionaire in the making.”

“I am aware that my dreams and goals create my reality.”

2. **Learning new information** is key to achieving your goals. Make a conscious effort to learn something new every day. Read an article, watch an informative television show, take a class, listen to the radio, talk to other people, or visit relevant websites. Discuss how to locate and/or identify relevant sources of health and wealth information.
3. **Action steps**—Perhaps you have heard, “Yesterday is the past. Tomorrow is the future. Today is a gift. That’s why it’s called the present.” Today, and every day, is the time to take action to improve your health and increase your wealth.



There are no “magic bullets” that guarantee health or wealth, but daily progress will build upon itself, just like compound interest. Compound interest is interest that is credited daily, monthly, quarterly, semiannually, or annually on both principal and previously credited interest.



Health—Increase physical activity to burn 100 extra calories a day for a weight loss of 10 pounds in one year. Repeat for 5 years and lose 50 pounds.



Wealth—Save \$5 a day or \$35 a week. Repeat for an entire year and you can save \$1,820 plus interest.

The Dietary Guidelines show us how to make small daily changes to our diet that can have long-term benefits. Fitness experts say that we can accumulate our needed physical activity throughout the day in 10-15 minute “chunks” of time. Gradual progress is also fine for financial maintenance tasks such as writing goals, calculating net worth, or requesting free credit reports. How can you find chunks of time to improve your health/wealth?



Complete the *Make Progress Every Day Worksheet* to create positive self-talk, list ideas for learning new information, find chunks of time, and establish daily action steps that will help you achieve your goals.

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