

# Small Steps to Health and Wealth™ Colorado

## Use Easy Frames of Reference Handout



The table below illustrates portion-size measurement aids for selected foods.

Food Portion		Measurement Aid
1 teaspoon butter	=	1 postage stamp (¼ inch thick)
1 tablespoon of salad dressing	=	1 thumb tip (from thumb joint)
1 tablespoon of peanut butter	=	½ golf ball
1 ounce nuts or candies	=	1 golf ball
1 ½ ounces of cheese	=	4 dice
2 ounce bagel	=	2 decks of playing cards
3 ounces of meat	=	1 deck of playing cards
¼ cup dried fruit	=	1 golf ball
½ cup rice or pasta	=	½ baseball or 2 golf balls
1 cup salad greens	=	1 baseball
1 medium piece of fruit	=	1 baseball
1 pancake	=	1 compact disk
½ cup ice cream	=	½ baseball
	=	
	=	

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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](http://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 - June, 2013.

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The table below provides aids for financial guidelines or frames of reference in user-friendly dollar terms. The examples are based on a \$30,000 gross income.

Financial Guideline/Frame of Reference		Translation into "User-Friendly" Dollar Terms
Save 10% of gross income if you are a young adult.	=	\$3,000
Save 15-20% if you are a "late saver" in your late 30s and 40s with no retirement savings.	=	\$4,500 - \$6,000
Buy a house that costs no more than 2½ times your annual income.	=	\$75,000
Purchase life insurance equal to 6 to 10 times your annual income.	=	\$180,000 - \$300,000
Save at least the amount that your employer will match in a tax-deferred 401(k) or 403(b) plan.		
6% of employer match	=	\$1,800
Plan for at least 70 - 80% of pre-retirement income per year to live comfortably in retirement.	=	\$21,000 - \$24,000
Each time you get a pay increase, keep half and use half to increase tax-deferred retirement savings.	=	If you get a 4% raise on a \$30,000 income (\$1,200), keep/spend \$600 and contribute \$600 to retirement savings.
	=	
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