

Small Steps to Health and Wealth™ Colorado

Set a Date and Get Started...Just Do It!



Tomorrow always seems like a good day to make health and financial behavior changes. Many of us want to eat better, save for emergencies, invest for retirement, exercise, and pay off debt. But before we know it, we've gained 20 pounds or lost 10 years of compound interest on money that could have been saved but wasn't.

Good lifetime habits in health and wealth can help you achieve a longer life with the assets you need to achieve your goals. Whether you are motivated to make a change TODAY or know of a start date in the near future that will provide the incentive you need, success will be more likely if you take small steps toward achieving both your health and wealth goals. For a quick overview of the *Set a Date and Get Started...Just Do It!* behavior change strategy listen to the [podcast](#).

We encourage you to investigate all of the strategies in the *Small Steps to Health and Wealth* program, but only work on a few of them at any one time. Health and wealth habits can be challenging to change, and many will require a plan of action because change cannot happen without action. Plans and starting dates should be realistic to avoid wasting time and/or setting yourself up for failure.

According to the authors of *Changing for Good*, "Setting a time frame is critical for behavior change. Choosing a date to begin can help prevent premature action and prolonged procrastination." These same authors also recommend the selection of the "New Year" or your birthday as an ideal time for selecting a date since the external environment may be the most supportive at this time. Of course, there are many other milestones or events in life that might provide motivation to make behavior changes, i.e., weddings, vacations, or class reunions.

On the financial side, income tax time or some birthdays (ages 59½ or 65) are milestones. Motivation to make changes often result from "wake up calls" you might receive - health events such as an illness, injury, or receiving negative test results. Or on the financial side, being denied a loan, job loss, or receiving a low credit score are wake up calls. What are some wake up calls, milestones, or events you can use to give you the motivation you need?





Use the *Set a Date and Get Started...Just Do It! Worksheets* to track your behavior change progress toward a health goal and/or a wealth goal. The worksheets allow space to write planned actions and to track completion during one week. You can duplicate the worksheets for subsequent weeks.

Notes

“There is no better time than now. The time to live is now. The time to bleed, sweat, and determine yourself for the things you want most is now.”

Anonymous

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