

# Small Steps to Health and Wealth™ Colorado



## Track Your Current Behavior

The *Small Steps to Health and Wealth™* program is based on the idea that both your positive and negative health and personal finance habits generally start small and develop slowly over time. Thus, it takes time to change your habits and behaviors.

The objective of the *Track Your Current Behavior* strategy is to help you become more aware of how much you eat, move, and spend throughout a typical day so you will review your eating and spending behaviors over the last 24 hours. You will then compare your current behaviors with recommended benchmarks. For a quick overview of this strategy, view the [video](#).

*Tracking Your Current Behavior* is necessary to establish a starting point from where you may choose to make small changes. Keeping records of eating, activity, and spending can be tedious at first. However, losing this awareness can lead to a disconnection between health habits, financial practices, and goal achievement. Sometimes it is easy to ignore negative eating or spending habits, even if we know that they could be harmful to our health or wealth.

For example, we often believe that we eat better and are more active than we really are. Keeping eating and activity records gives us an honest picture of our lifestyles. Likewise, tracking income and expenses can reveal where our spending plan has leaks. By keeping track we can see little things that are nickel and diming our budget surpluses into deficits.



Using the *Track Your Current Behavior: My Daily Food Plan Worksheet* and *Income and Expense Log*, write down your physical activities, the foods and beverages you consumed, and the money you spent in the last 24 hours. If you have trouble remembering, try to estimate what you might do on a typical day.

You can make copies of the charts and track this information for a week, a month, or longer. If you do not find the worksheets easy to use, you could use a small pocket calendar to write down this information or you might find an app for your smart phone that you prefer to use to help you track your current behavior.



## Health Benchmarks

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If you have finished the *Compare Yourself with Recommended Benchmarks* strategy, you can now complete the entire *Compare Yourself with Recommended Benchmarks Worksheet* by filling in the Current Health Status and Action/Change Required sections.

## Financial Benchmarks

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If you completed the *Optional Financial Activities* in the *Compare Yourself with Recommended Benchmarks* strategy, you can now fill in the Current Wealth Status and Action/Change Required sections of the *Compare Yourself with Recommended Benchmarks Worksheet*. If you have not learned about that strategy, you can do so now.

## Questions to Ask Yourself

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Did you eat or spend more than you thought?  
 Were there some small calorie and money expenditures that you overlooked?  
 What recommended benchmarks are you using for comparing yourself?  
 Are you meeting those benchmarks for healthful eating and physical activity?

**"The secret of your future is hidden in your daily routine."**

**Mike Murdock**

## Acknowledgements

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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 Ensle, 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 –September, 2013.**

