

Lesson Two: Making the Decision to Take Control

Small Steps to Health and Wealth Lesson Plan

Learning Objectives

Participants will:

- * Know how to determine the costs and benefits of changing versus not changing their behaviors.
- * Understand that feeling in control can help them to better manage their behavior.
- * Understand the need for balance between spending and income, and between eating and physical activity.

Behavioral Objectives

Participants will:

- * Improve their readiness to change or decide to change.
- * Determine their locus of control using the survey at <http://www.psych.uncc.edu/pagoolka/LC.html>.

Introduction

The first lesson helped participants get a sense of their readiness to make behavioral changes. **Making the Decision to Take Control** helps them think of several ways to get started in making behavioral changes. It provides motivating ideas to help the participants take action to change. The concept of seizing control is a theme repeated throughout this program. The cost benefit analysis may only appeal to certain audiences and can be omitted.

Content and Background

Read the relevant sections of the SSHW Handbook, as well as the following article, for background information:

Ajzen, I. (2002). Perceived behavioral control, self-efficacy, locus of control, and the theory of planned behavior. *Journal of Applied Psychology*, 32(4), pp. 665-683.

Defy Someone or Defy the Odds (5) - Acts of defiance can be used in a positive way to improve health and/or increase wealth. You can defy another person and make a recommended behavior change that they say you'll never be able to do, or you can defy the odds by not being a health or wealth statistic.

Think Balance-Not Sacrifice (6) - When people understand the relationship between inputs and outputs related to health (i.e. energy balance for weight management) and wealth (i.e. cash flows), they can begin to make small changes to achieve their goals.

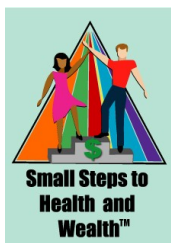
Control Your Destiny (7) - "The best way to predict the future is to create it." People who have positive attitudes, expect positive outcomes, and work hard to achieve them, often are successful in reaching their goals.

Weigh the Costs and Benefits of Changing (19) - Cost-benefit analysis quantifies the costs and benefits of a project or idea to determine its merit. It is a widely used tool in business and also can help individuals decide whether or not to make a change.



Estimated Time:

60 minutes



Portions of this lesson were adapted and excerpted from the following book: O'Neill, B. and Ensle, K. (2006). *Small Steps to Health and Wealth*. Ithaca, NY: NRAES. For additional information about purchasing *Small Steps to Health and Wealth*, visit www.nraes.org.

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Pre-Class Preparation

- Read through the lessons and strategies.
- Work through each of the activities.

Materials Needed

- Workbook for participants
- Copies of activities “What do I Have to Gain?” and “Decisional Balance”
- Copies of Locus of Control Survey found at <http://www.psych.uncc.edu/pagoolka/LC.html>
- Dry erase board or flip chart to record ideas generated by the discussion
- Markers
- Name tags

Activities

- Decisional Balance-Health
- Decisional Balance-Wealth
- Energy Balance Worksheet
- Money Balance Worksheet

Discussion

What is locus of control? How does it influence our behaviors or more importantly our ability to change behaviors?

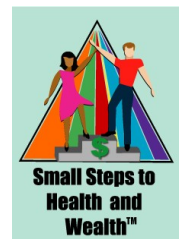
The goal of the discussion is to help participants understand the difference between internal and external locus of control. We often blame an external locus of control for bad things that happen to us. “The banks don't want to work with me.” “The portions they give are so big.” One who sees these issues as more internal may think of the things they have done or need to do. They see them as decisions or choices that are theirs to make; not someone else's. Ask participants to discuss the following things and to what extent they are in control of each:

1. Growth of my retirement savings
2. Stability of my job
3. My Calorie and fat consumption
4. Getting regular exercise

Note that for each of these, one could argue either way. The point is to have participants understand how they perceive their level of control of their health- and wealth-related behaviors, and hopefully that there are other ways to increase their feelings of control.

“When it comes to eating right and exercising, there is no ‘I'll start tomorrow.’ Tomorrow is disease.”

- V.L. Allineare



What do I have to gain? Decisional Balance

(SSHW workbook, Weigh the Costs and Benefits of Changing)

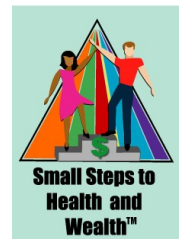
- Ask participants to think of various health and wealth behaviors they would like to change about their health and wealth behaviors. Focus on health first. Give everyone five minutes to work through this worksheet. They may need suggestions, so think of examples such as smoking cessation, healthier snacking, smaller portions, reducing consumption of fried foods or soda, and getting more exercise. Next, direct them to complete the second worksheet on wealth behaviors. Examples here can include bringing coffee from home, packing a lunch, or cutting another unnecessary expense.
- After they fill out the worksheets, ask people to share their ideas either in small groups or as a whole depending on the class size. Participants should share both health and wealth ideas.
- Encourage participants to repeat the exercise at home with their spouse or partner, if they are supportive.

Achieving Balance

- Some behaviors can be seen as a balance between resources and consumption. For health this includes balancing food intake and physical activity. The more food we eat, the more calories we have to use in order to maintain energy balance. When we take in more calories than we use, the excess energy is stored as body fat. Excess body fat can contribute to health problems such as diabetes and cardiovascular disease. We are in a state of energy balance when our calorie intake and calorie use are equal. In contrast, if we want to lose weight, we need to expend more energy (calories) than we take in.
- The same idea is every bit as true for income and expenses. Spending more than our income (“deficit spending”) reduces our net worth. This is because deficit spending requires that we either use assets or take on debt to fund this excess consumption. Thus balance is about (1) spending less so we do not spend more than we make, and/or (2) making more money so we can spend more.
- Encourage participants to fill in each activity sheet. Remind them that there are many strategies that will work. They should consider strategies that would be easy for them to implement rather than large undertakings that would drastically change their lifestyle. The more drastic the strategy, the less likely it will be to last.

“First say to yourself what you would be; and then do what you have to do.”

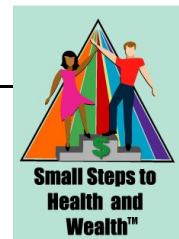
-Epictetus



Decisional Balance-Health

Proposed Behavior Change: _____

	Changing Behavior	Not Changing Behavior
Benefits		
Costs		

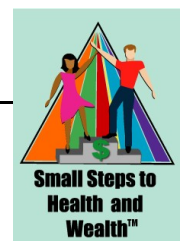


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Decisional Balance-Wealth

Proposed Behavior Change: _____

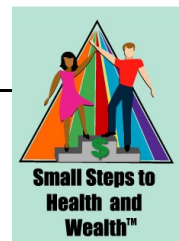
	Changing Behavior	Not Changing Behavior
Benefits		
Costs		



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Energy Balance Worksheet

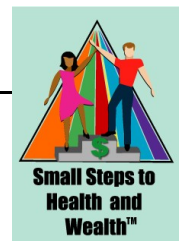
<p>Strategies to Increase/Reduce My Calorie Intake:</p>	
<p>Strategies to Increase/Decrease My Physical Activity:</p>	



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Money Balance Worksheet

<p>Strategies to Increase My Income:</p>	
<p>Strategies to Decrease My Expenses:</p>	



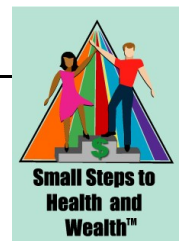
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Activity (Take Home)

Following the discussion on LOC have participants work through the LOC worksheet.

Locus of Control Worksheet

	Health Behavior	Personal Finance Behavior
Do you primarily have an internal or external locus of control?		
How did childhood experiences affect your locus of control?		
List two examples of how your locus of control affects your current practices.		
What words and phrases do you use that indicate your locus of control? Examples: <i>“If it is to be, it is up to me”</i> <i>“Why is this happening to me?”</i>		
Where do you go for information and support to make behavior changes?		
What steps, if any, will you take to change your locus of control?		



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