

Lesson Six: Making Change Measurable

 Small Steps to Health and Wealth Lesson Plan

Learning Objectives

Participants will:

- * Be familiar with common measures indicative of physical health including body mass index (BMI) and blood pressure.
- * Be familiar with common measures of financial health including debt payments and housing ratios.

Behavioral Objectives

Participants will:

- * Implement a strategy to improve one physical health benchmark.
- * Implement a strategy to improve a financial benchmark.
- * Ascertain their body mass index (BMI).

Introduction

By introducing benchmarks and context-oriented strategies, **Making Change Measurable** grounds the idea of change as a reality. Change can be measured. Behaviors can be measured.

Content and Background

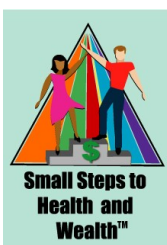
Read the relevant sections of the SSHW Handbook for background information:

Compare Yourself with Recommended Benchmarks (13) - This section reviews formal measurements of health and wealth. Body mass index (BMI) and blood pressure are both used as indicators of health. Since BMI includes height and weight in its calculation, both need to be measured to use this indicator. Blood pressure is likely to be part of a regular check-up with the doctor. Experts have also created various benchmarks for personal finances. Financial ratios such as debt payments ratios and housing ratios are often indicative of someone's cash flow health. These objective measurements may be a wake-up call for participants. When people believe that changing specific behaviors can improve these measurements, they may be encouraged to make changes in order to improve their health and/or wealth status.

Use Easy Frames of Reference (14) - People are more likely to make positive changes in their lives if they have a clear idea of where they want to be in the future and the specific actions required for getting there. When people have information that is easy to follow and/or apply, action is more likely.



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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Appreciate Teachable Moments and Wake-Up Calls (18) - Life-changing events can motivate individuals to take action. In the education field, these events are called “teachable moments” because people are more open to information that is available when are faced with a challenging situation such as a medical diagnosis, calls from collection agency, or even receiving a large tax return. Negative teachable moments in life are “wake-up calls” which are warnings to take action on something that was previously denied, overlooked, or neglected.

Pre-Class Preparation

- Review the readings.
- Familiarize yourself with the BMI chart and JNC7 Guidelines available at <http://www.nhlbi.nih.gov/guidelines/hypertension/>.
- Identify a local health care provider to measure heights, weights, and blood pressures.
- Set-up a private area for the physical measurements or use a separate room.
- Review the calculations of the financial ratios.
- Identify where you are with respect to the various benchmarks; you may choose not to share these, but they will give you insight into the material.

Materials Needed

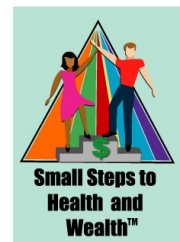
- Workbook for participants
- Copies of activities that can be filled in during class
- Calculators

Activities

- Blood Pressure Measurements
- Height and Weight Measurements and Calculation of BMI
- Get Your Credit Report
- Calculate Your Net Worth

“Happiness
lies, first of all,
in health.”

- George
William
Curtis



Blood Pressure Measurements

Have a local health care provider (e.g. nurse, medical intern) present to measure blood pressure of participants (if they want to have their blood pressure taken). Provide blood pressure classifications (JNC7) so they can see where they fall in the spectrum of blood pressures. If anyone has high blood pressure, suggest that they see their health care provider as soon as possible. The nurse may suggest taking someone with dangerously high blood pressure to the emergency room or their doctor's office. For limited resource audiences you should have contact information available for the local health department or other free clinic in your area.

Eating plenty of fruits, vegetables, and whole grains, and limiting fatty meats and processed foods can help decrease blood pressure in many people. Have participants with high blood pressure set one food intake goal.

Height and Weight Measurements and Calculation of BMI

Have a scale handy and a stadiometer (if available) to measure height. To get a crude measure of height, use the parent's method: have participant stand with his or her back to a wall (shoes removed) and use a ruler to mark a spot on the wall level with the top of their head. Then, use a tape measure long enough to measure their height marked on the wall. Measure their weight without shoes and with light clothing (i.e., no sweaters or jackets). Then, use a calculator to compute BMI:

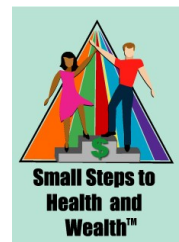
$$\frac{\text{weight (lbs)}}{(\text{height (in)})^2} \times 703$$

Alternatively, you can use a chart to determine BMI: http://www.nhlbi.nih.gov/guidelines/obesity/bmi_tbl.pdf

Generally for adults a BMI over 30 is an indicator of excess body fat (obesity) which may increase risk for health problems. (Athletes who have a high percent of their weight as muscle may have a high BMI since muscle weighs more than fat, but obviously they are not obese.) Improving lifestyle behaviors such as food intake and physical activity can help most people move toward a healthy weight for them. Have participants who want to lose weight set one food intake goal and one physical activity goal for the week.

“Health is like money, we never have a true idea of its value until we lose it.”

- Josh Billings



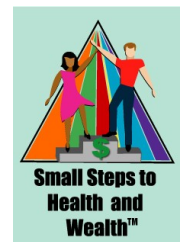
Get Your Credit Report

Have people pull their credit report from www.annualcreditreport.com prior to coming to class or prior to the start of class. While this will not provide the FICO score, it will provide an assessment of their credit performance. They could assess their performance in each of the five major areas of the FICO score: payment history, debt usage level, length of credit history, new credit inquiries, and types of credit used. In essence, they should use the answers to the following questions about their credit report:

<http://www.whatsmyscore.org/> is a simple test too! <http://www.bankrate.com/kip/fico/calc.asp>

1. Do you have late payments? Check the payment history of each of your listed accounts. Are any payments indicated as late? Late payments are indicated differently in different reports. Payments may be color coded such as green for on time and orange or red for late, (but you need to print the report in color to see this).
2. What % of your credit capacity are you using?
 - a. Determine the total amount you owe for all of your revolving accounts (credit cards). The balance should be listed for each account. Add all of these balances to get your total.
 - b. Each account should list the amount of the credit line, or the limit you have on the account. Add these to get your total line of credit.
 - c. Divide your total from (a) by your total from (b). If you are using more than 30% of your total lines of credit, this may negatively affect your credit score.
3. How long have you have credit?
 - a. For each account, determine how long it has been open by looking at the date it was opened compared to today's date.
 - b. Add up all of the different ages of your credit and then divide by the number of accounts.
 - c. The older your credit is on average, the better the effect on your score.
4. What inquiries have you had? How recent? How spaced out?

Look under the inquiries section for regular inquiries. These are inquiries you invited based on accounts you applied for. Do you have a lot of inquiries? Do you have many inquiries in a short time period?



Calculate Your Net Worth

Using the online calculator at <http://fyics.ifas.ufl.edu/younginvestor/java/NetWorth.html> have participants estimate their net worth. For those wanting more in depth discussion of this estimation and worksheets, one can use <http://edis.ifas.ufl.edu/pdffiles/FY/FY91300.pdf> which has in depth instruction on determining net worth.

Based on the results of the calculator, answer the following questions.

1. What is your total assets?
2. What is your total debt?
3. Determine your net worthy by subtracting your assets from your liabilities.

$$(\text{Total Assets}) - (\text{Total Liabilities}) = (\text{Net Worth})$$

Net worth can be positive or less than zero (negative). Negative net worth is normal at some points in your life but this should be temporary. We want to work toward improving our net worth over time. This will be done by reducing debts and building assets by saving and investing.

4. Divide your debt by your total assets.

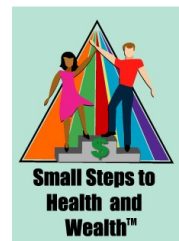
$$\frac{\text{Total Debt}}{\text{Total Assets}}$$

We would like this number to be less than 0.5. You can improve this number by increasing your assets or decreasing your debt. Think about how you might make small changes to do this.

5. List all of your monthly debt payments to credit cards, car loans, and all other debt (except a mortgage).
6. What is your total monthly income?
7. Divide your total monthly debt payments by your total monthly income. Then multiply this number by 100.

$$\frac{\text{Total Monthly Debt Payments}}{\text{Total Monthly Income}} \times 100$$

This represents the percentage of your income going toward debt repayment. This number should be less than 15 and closer to 10 or less. A value greater than 20 is a serious warning sign for your monthly cash flows.



**Small Steps to
Health and
Wealth™**

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