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***Small Steps to Health and Wealth™* (SSHW) Pre- and Post-Test**

Please indicate the best answer for each of the 20 questions below by circling the correct response.

1. A firm commitment to improve one’s health and/or finances occurs during what stage of behavior change?
2. Pre-contemplation
3. Contemplation
4. Preparation
5. Action
6. Which of the following is the *best* phrase with which to state your health and financial goals?
7. I plan to save $100 a month
8. I can save $50 a month
9. I hope to save $200 a month
10. I used to save $150 a month
11. The most painless time to increase retirement savings deposits is when
12. You receive a raise
13. You retire
14. You turn 50
15. You become a grandparent
16. Eating an extra 100 calories per day translates into about how many pounds of weight gain in a year?

a. 5

b. 10

c. 15

d. 20

1. Buying 2 lottery tickets instead of 4, or eating 1 cookie instead of 2, are examples of what SSHW strategy?
	1. Think Balance-Not Sacrifice
	2. Step Down to Change
	3. Control Your Environment
	4. Meet Yourself Halfway
2. Which of the following is a *false* statement?
	1. Health and financial problems generally develop gradually over time
	2. Obese and bankrupt people face more social stigma today than ever before
	3. Healthy people have higher lifetime health care costs than unhealthy people
	4. Health and financial “issues” can impact job productivity, income, and wealth accumulation
3. The best gauge for portion size for a 3 ounce piece of meat or fish is a

a. Tennis ball

b. 3 golf balls

c. Deck of cards

d. 2 decks of cards

8. The process of automatically saving or investing a regular amount (e.g., $100) at a regular time interval (e.g., monthly) is called

a. Save more tomorrow

b. Dollar-cost averaging

c. Direct deposit

d. Asset allocation

9. The SSHW strategy that involves seeking out lower calorie foods or lower cost purchases, rather than depriving yourself completely, is called

a. Step Down to Change

b. Think Balance-Not Sacrifice

c. Make Progress Every Day

d. Control Your Environment

10. Small amounts of savings add up to significant sums over time due to the awesome effects of

 a. Compound interest

 b. Annual percentage rates (APRs)

 c. Annual percentage yields (APYs)

 d. Diversification

1. Which of the following is NOT an example of a personal finance acronym?
2. REIT
3. BMI
4. NAV
5. 401(k)
6. Which of the following is an example of a “restriction” that can improve personal financial management?
7. Automatically recurring retirement savings plan deposits
8. Opening a bank or credit union savings account
9. Buying a mutual fund
10. Writing a will
11. Which of the following is NOT something that should be done periodically as a financial check-up activity?
12. Prepare a net worth statement
13. Check your credit report
14. Prepare an income and expense statement
15. Open an IRA retirement savings account
16. According to the Philosopher Virgil, the greatest wealth is?

a. Stocks

b. Health

c. Savings

d. Being debt-free

1. According to findings of recent research studies, which of the following statements is *false*?
	1. Healthy people have higher total lifetime health expenses than unhealthy peers.
	2. Healthy living habits such as physical activity improve during tough economic times.
	3. Smokers’ net worth is higher than that of non-smokers.
	4. Financial distress is associated with physical symptoms of stress.
2. At which stage of the Transtheoretical Model of Change (TTM) are people unaware of the need to make a personal behavior change?
	1. Maintenance
	2. Pre-contemplation
	3. Contemplation
	4. Preparation
3. Which TTM Change Process involves learning new facts and tips about healthy behavior change?

a. Consciousness-Raising

b. Dramatic Relief

c. Social Liberation

d. Stimulus Control

18. How many different behavior change strategies are included in the *Small Steps to Health and Wealth™* program framework?

a. 15

b. 20

c. 25

d. 30

18. How many SSHW behavior change strategies should people incorporate into their daily lives at the same time?

a. 1or 2

b. 3 or 4

c. 7 to 10

d. 15

20. The behavior change strategy of calculating a time cost (e.g., number of hours) for eating and spending activities is called

 a. Meet Yourself Halfway

 b. Convert Consumption into Labor

 c. Defy Someone or Defy the Odds

 d. Step Down to Change

