

# SMALL STEPS TO HEALTH AND WEALTH™ INSTRUCTOR GUIDES: OVERVIEW



## Dear *Small Steps to Health and Wealth™* Instructor

*Small Steps to Health and Wealth™* (SSHW) Instructor Guides were created as an additional component to the original materials developed by Drs. Barbara O'Neill and Karen Ensle at Rutgers Cooperative Extension. The Guides were developed to be presented as stand alone lessons when only a limited amount of time is available or in combination to coordinate related topics (e.g., automating a good habit to avoid "becoming a statistic" and to reach a recommended benchmark). Participants will learn 25 behavior change strategies that can be simultaneously applied to improve both their health and personal finances. These include: visualization and affirmations, meeting yourself halfway, stepping down or "kicking" current practices up a notch, comparing yourself with recommended benchmarks, converting consumption into labor and living "The Power of 10."

*Small Steps to Health and Wealth™* was written because many Americans are experiencing "issues" (read: serious problems) related to their health (e.g., diabetes and obesity) or personal finances (e.g., high debt and low savings) or both.<sup>1</sup> There are also many similarities between both aspects of life that few educational curricula have explored, including:

- Problems generally develop slowly over time and take time to address
- Financial problems negatively affect health and poor health negatively affects personal finances
- Lack of limits cause problems and restrictions help avoid them
- Evidence of denial and disconnects between what people say they're doing and what they actually do
- Drastic solutions, such as bankruptcy and gastric bypass surgery, have serious drawbacks

- Many people expect quick fixes and are susceptible to fraudulent health and financial claims

The *Small Steps to Health and Wealth™* Instructor Guides with supporting worksheets will provide participants with information to help them take charge of their future. Each of the 25 behavior change strategies has a one-page lesson guide and one or more worksheets that provide an opportunity to apply the strategy to the health and wealth goals and life situations of the participants. We suggest participants select no more than three or four strategies when they set their goals. Materials for each strategy require pencils, flipchart, markers unless otherwise indicated.

Simply participating in the *Small Steps to Health and Wealth™* classes will not change the lives of the participants. They need to take action (e.g., exercising and starting an IRA) to achieve their health and financial goals. Your local Cooperative Extension office is a resource that can assist you with publications, Web sites, newspaper articles and other educational materials. Feel free to get in touch if we can be of assistance.

## Internet Resources

*Small Steps to Health & Wealth™* curricula and supporting materials: <http://njaes.rutgers.edu/sshw/>

*Small Steps to Health & Wealth™* on-line registration: <http://tcainstitute.org/sshw>

Rutgers New Jersey Agricultural Experiment Station (NJAES) for more information on family and community health issues: <http://njaes.rutgers.edu/healthfinance/>

## References

- <sup>1</sup> O'Neill, B., Ensle, K., (2006). *Small Steps to Health and Wealth™*. Ithaca, NY: Natural Resource, Agriculture, and Engineering Service Cooperative Extension.

## 25 Behavior-Change Strategies for Health and Wealth™

	Small Steps to Health and Wealth™ Instructor Guides: Overview	az1500
1	Track Your Current Behavior	az1500a
2	Unload Your Childhood Baggage	az1500b
3	Put Your Mind To It	az1500c
4	Commit to Making a Change	az1500d
5	Defy Someone or Defy the Odds	az1500e
6	Think Balance-Not Sacrifice	az1500f
7	Control Your Destiny	az1500g
8	Make Progress Every Day	az1500h
9	Get Help and Be Accountable	az1500i
10	Meet Yourself Halfway	az1500j
11	Say “No” to Supersizing	az1500k
12	Convert Consumption Into Labor	az1500l
13	Compare Yourself With Benchmarks	az1500m
14	Use Easy Frames of Reference	az1500n
15	Automate Good Habits and Create Templates	az1500o
16	Live “The Power of 10”	az1500p
17	Take Calculated Risks and Conquer Fears	az1500q
18	Appreciate Teachable Moments and Wake-Up Calls	az1500r
19	Weigh the Costs and Benefits of Changing	az1500s
20	Step Down to Change	az1500t
21	Kick It Up a Notch	az1500u
22	Control Your Environment	az1500v
23	Monitor Your Progress & Reward Success	az1500w
24	Expect Obstacles & Prepare For Relapses	az1500x
25	Set a Date & Get Started...Just Do It!	az1500y



## Planning Worksheet

“Nobody can do everything,  
but everyone can do something”  
-Unknown

My *health goals* are (be specific):

My *wealth goals* are (be specific):

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Below is a picture of my *health goals*:

Below is a picture of my *wealth goals*:

A large, empty rectangular box with a blue border, intended for drawing or illustrating health goals.A large, empty rectangular box with a blue border, intended for drawing or illustrating wealth goals.

My *health goals obstacles* are (be specific):

My *wealth goals obstacle* are (be specific):

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My obstacle avoidance strategy is:

My obstacle avoidance strategy is:

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Five small steps toward my *health* goal:

Five small steps toward my *wealth* goal:

- 1.
- 2.
- 3.
- 4.
- 5.

- 1.
- 2.
- 3.
- 4.
- 5.

Progress check-up dates for *health* goal:

Progress check-up dates for *wealth* goal:

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SSH<sup>W</sup>™ Materials Developed by:  
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## 25 Behavior-Change Strategies for Health and Wealth™ Glossary

<b>Accountability:</b>	A structured system of personalized feedback on outcomes.
<b>Affirmation:</b>	Positive statements to help people believe that change is possible in their lives.
<b>Automation:</b>	An activity that is set to a regular schedule such as 30 minutes of daily exercise and savings deducted monthly from gross income.
<b>Baggage:</b>	The false, and often irrational, set of feelings and beliefs, which distort people's thinking and affect their health and financial behaviors.
<b>BMI:</b>	Body Mass Index is a health measure based upon both height and weight.
<b>Calculated risk:</b>	A vision of where you want to be and a plan to get there.
<b>Calorie Burning:</b>	Calories used for various activities.
<b>Calorie Salary:</b>	Banking increased physical activity to allow more calories to be eaten.
<b>Cost-Benefit Analysis:</b>	Taking the costs (expenses) of doing something and weighing them against the expected benefits. This tool is used to decide whether or not to make a change.
<b>Decisional Balance:</b>	Weighing the pros (advantages of changing behavior) and the cons (negative aspects of changing behaviors).
<b>Defiance:</b>	Taking the necessary action to prove someone wrong.
<b>Discretionary:</b>	Money that is available after monthly fixed expenses have been allocated.
<b>Energy Balance:</b>	The difference between the energy for consuming foods and beverage and the energy your body burns in physical activity.
<b>External Locus of Control:</b>	Things happen by luck, fate or control of powerful people.
<b>Financial Benchmarks:</b>	Universally accepted progress indicators that are measured with wealth-building (what we own minus what we owe) and personal finance (ratios: debt/income, savings/income, credit score, etc.).
<b>Frames of Reference:</b>	Examples of frequently cited financial and health guidelines
<b>Health Benchmarks:</b>	Universally accepted progress indicators that are measured in regular physical exams or are included in federal government dietary recommendations.
<b>Internal Locus of Control:</b>	Have self-control over outcome of events. "If it is to be, it is up to me."
<b>Kick it up a Notch:</b>	Increasing current healthy behaviors that are currently being performed (or not being performed) in order to make them better.
<b>Latte Factor:</b>	A trademark phrase that uses expensive coffee as an example of frivolous spending.
<b>Money Balance:</b>	The difference between what money comes in and where it is spent.
<b>Perma-debt:</b>	Debt that is carried over long periods of time due to small minimum payments and high interest rates resulting in balance owed remaining constant.
<b>Personal Commitment Contract:</b>	An agreement with yourself, signed by a witness, to fulfill a particular goal.
<b>Portion Distortion:</b>	Large portion sizes today are now considered to be normal serving sizes.
<b>Positive Self-Talk:</b>	Using strong action words such as "I will", "I can" and "I am" to describe behavior change.

<b>Power of 10:</b>	The number “10” is used in expert recommendations for improving health (lose 10 pounds or take 10-minute walks) and increasing wealth (save 10% of gross income or reduce debt \$10 a day).
<b>Risk, Risk-taking:</b>	Exposure to possible loss or injury.
<b>Shaping Up:</b>	A behavioral change technique with a predetermined series of short-term goals to help to get closer to a larger goal.
<b>Step-down principle:</b>	Finding a variety of options in making a healthier or lower cost food or spending purchase.
<b>Spiral Pathway:</b>	Path towards behavior change that includes several backwards slips rather than a straight line in moving from one stage to the next.
<b>Stimulus Control:</b>	Research term for healthy environmental changes used in studies relating to the behavior change process
<b>Teachable Moment:</b>	A life event that causes people to seek out information in order to help them cope with the situation or make a decision or complete a necessary task.
<b>Value Marketing:</b>	A new trend in marketing towards super-sized packaging and food servings.
<b>Visualization:</b>	The process of creating pictures in your mind and using them to commit to a goal.
<b>Weasel Words:</b>	Language of staying the same using such words as “I hope to,” “I plan to,” “Hopefully I can,” and “I’ll try to.”



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This information has been reviewed by University faculty.  
[cals.arizona.edu/pubs/consumer/az1500.pdf](http://cals.arizona.edu/pubs/consumer/az1500.pdf)

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