

## SMALL STEPS TO HEALTH AND WEALTH™

# Defy Someone or Defy the Odds

## Instructor Guide Strategy 5



SSHW Materials Developed by: Rutgers, The State University of New Jersey  
 Instructor Guide Developed by: University of Arizona Cooperative Extension

### Objectives:

#### Participants will:

1. Learn that acts of defiance can be used in positive ways to improve health and finance behaviors.
2. Decide which current behaviors to change and imagine the feeling and satisfaction gained by proving someone wrong by making changes in personal health and finances.
3. Learn how to use national health and finance statistics to challenge themselves to improve behaviors.

### Glossary:

**Defiance:** Taking the necessary action to prove someone wrong.

**Estimated Time:** 15 minutes (1:1 counseling) to 20 minutes (small group activity)

**Activity Handout Needed:** *Defy Someone or Defy the Odds Worksheet*

### Introduction and Instructor Script:

The purpose of *Defy Someone or Defy the Odds* strategy is to either defy what someone has said or to defy national statistics related to health & finance behaviors such as:

#### Health

- 2/3 of Americans are overweight/obese
- 18 million Americans have diabetes
- 60% of adults don't get 30 minutes of daily exercise

#### Finance

- 70% of Americans live paycheck to paycheck

- \$9,300 is the average American credit card debt
- The average American saves about 1% of disposable income

Participants are encouraged to use a bet, make a dare, or compete with someone/national statistic as an incentive to change a health or finance behavior.

### Instructions for the Activity:

**Individual Counseling:** The facilitator discusses the *Defy Someone or Defy the Odds Worksheet* giving examples of how a small child might defy parental authority. The individual participant will complete the worksheet and if they do not have someone to defy through a bet or challenge, they are encouraged to select national health and finance statistics to defy.

**Group Activity:** The facilitator will lead a discussion on possible acts of defiance to challenge and encourage health and finance behavior change with participants. It is recommended for the facilitator to list the health and finance statistics to be defied.

**Debriefing Questions:** What additional health & finance statistics can be added to the list? Can you site examples of defying someone? What was the outcome? Was it a positive or negative outcome?

### Additional Resources:

Program facilitator should update the current health & finance statistics (Source: US Department of Health & Human Services, National Institutes of Health, MyPyramid, Consumer Federation of America, America Saves, and National Endowment for Financial Education.)

“Who dares, wins.”  
 -Anonymous



## Defy Someone or Defy the Odds

### Strategy 5—Worksheet

Use the *Defy Someone or Defy The Odds Worksheet* below to make plans to use a bet or a dare or a competition with someone as an incentive to change a health or personal finance behavior. Then pick a health and wealth statistic that you would like to defy and describe your action plan.

Question	Health Goal	Wealth Goal
What is the current behavior that you want to change?		
What is the preferred behavior that you want to practice?		
Who do you want to defy?		
Why do you want to defy this person?		
How will you defy this person?		
What statistic do you want to defy?		
How will you defy this statistic?		



**THE UNIVERSITY OF ARIZONA  
COLLEGE OF AGRICULTURE AND LIFE SCIENCES  
TUCSON, ARIZONA 85721**

**LINDA BLOCK, MS, AFC**  
*Associate Agent*

**CONTACT:  
LINDA BLOCK  
lblock@cals.arizona.edu**

**This information has been reviewed by University faculty.  
[cals.arizona.edu/pubs/consumer/az1500e.pdf](http://cals.arizona.edu/pubs/consumer/az1500e.pdf)**

---

*Any products, services, or organizations that are mentioned, shown, or indirectly implied in this publication do not imply endorsement by The University of Arizona.*

---

Issued in furtherance of Cooperative Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, James A. Christenson, Director, Cooperative Extension, College of Agriculture & Life Sciences, The University of Arizona.

The University of Arizona is an equal opportunity, affirmative action institution. The University does not discriminate on the basis of race, color, religion, sex, national origin, age, disability, veteran status, or sexual orientation in its programs and activities.