

## SMALL STEPS TO HEALTH AND WEALTH™

### Think Balance Not Sacrifice

#### Instructor Guide Strategy 6



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 about positive health and finance behavior changes that don't require large sacrifices by using balance and tradeoffs to achieve goals.
2. Learn about energy balance strategies done with exercise, less eating or combinations of both.
3. Learn about money balance strategies with increasing income, decreasing expenses or combinations of both.

### Glossary:

**Energy Balance:** The difference between the energy for consuming foods and beverage and the energy your body burns in physical activity.

**Money Balance:** The difference between what money comes in and where it is spent.

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

**Materials Needed:** *Slide Guides – MyPyramid and Where to Find The Money You Need*

**Activity Handout Needed:** *Energy Balance Worksheet and Financial Balance Worksheet.*

### Introduction and Instructor Script:

The purpose of this strategy, *Think Balance Not Sacrifice*, is to identify alternatives to giving up something completely and feeling deprived. Using energy balance, participants will be encouraged to determine their recommended caloric intake for their gender, age and physical activity level. One pound of fat is equal to 3500 calories and to lose one

pound requires eating less, increasing physical activity or a combination of both. Simple alternatives to lose 10 pounds in one year for a 150 pound individual include increasing 15 minutes brisk walking each day or reducing 100 calories daily or a combination of both.

The money balance process is the same, but it is more difficult to increase income in comparison to increasing physical activity. However, the need is the same to balance intake and outgo. A suggested technique is to use "The 10% Solution," by saving 10% of gross income and balancing with cutting 10% of expenses.

### Instructions for the Activity:

**Individual Counseling:** Discuss the *Energy Balance and Financial Balance Worksheets*. It is suggested for the facilitator to review concepts in Lesson One with *Track Your Current Behavior* especially for finding expenses that can be reduced.

**Group Activity:** Discuss the *Energy Balance and Financial Balance Worksheets* and provide additional information on 100 calorie equivalents for foods consumed and physical activity that burns calories.

### Debriefing Questions:

**Group Activity:** What other ideas do you have to reduce caloric intake? What other ideas do you have to decrease expenses and increase savings that have worked for you?

### Additional Resources:

*Make Healthy Food Choices and Be Active Everyday - Steps to a Healthier You* from Learning Zone Express, Calories Count, UA Nutritional Sciences Publication, *How to Find the Money You Need*, Advantage Publications.

“Success is not measured by what you accomplish, but by the opposition you have encountered, and the courage with which you have maintained the struggle against overwhelming odds.”

-Orison Swett Marden



## Think Balance Not Sacrifice

### Strategy 6—Energy Balance Worksheet

Are you ready to make changes to your energy balance? Complete the worksheet below by brainstorming ideas to improve your health.

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



## Think Balance Not Sacrifice

### Strategy 6—Money Balance Worksheet

Are you ready to make changes to your money balance? Complete the worksheet below by brainstorming ideas to increase your wealth.

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



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**[cals.arizona.edu/pubs/consumer/az1500f.pdf](http://cals.arizona.edu/pubs/consumer/az1500f.pdf)**

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