

## SMALL STEPS TO HEALTH AND WEALTH™

### Meet Yourself Halfway Instructor Guide Strategy 10



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 by downsizing their eating and spending in half they do not have to deprive themselves of the foods they enjoy and/or they do not have to cut out expenses completely on particular items.
2. Develop skills in using nutrition facts on food labels to find ways to cut calories in half and to cut in half discretionary expenses by tracking spending and finding the leaks.
3. Increase their knowledge of other resources and techniques to meet themselves halfway in achieving health and finance goals.

#### Glossary:

**Latte Factor:** A trademark phrase that uses expensive coffee as an example of frivolous spending.

**Discretionary:** Money that is available after monthly fixed expenses have been allocated.

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

**Activity Handout Needed:** *Meet Yourself Halfway-Health Worksheet and Meet Yourself Halfway-Wealth Worksheet*

#### Introduction and Instructor Script:

The *Meet Yourself Halfway* strategy is designed so individuals won't have to feel deprived by giving up a favorite food or a discretionary expense completely, but rather to just eliminate half or to reduce by a specific amount they choose. Encourage participants to think about ways they can meet themselves halfway in cutting calories such as: share an

entre, take half home and eat one cookie instead of two. On the financial side the same principle applies with cutting discretionary expenses in half such as: going to the movies once each month rather than two times, packing a lunch 3 days a week rather than eating out each day, make coffee at home rather than going through the drive through on the way to work in the morning, saving half of pay increases, or deciding if there is a reduced cost to have the same option. Not only can participants save money by giving up some of their high calorie food choices, but they will also improve their health outcomes in the process. Emphasize the win-win situation with this behavior change strategy.

#### Instructions for the Activity:

**Individual Counseling:** Discuss the *Meet Yourself Halfway – Health Worksheet* and encourage the participant to be honest with identifying the actual, full portion size of the food item that is consumed. Then discuss the same process with the *Meet Yourself Halfway – Wealth Worksheet* with special emphasis on the importance of tracking discretionary expenses to find the leaks and holes in the budget.

**Group Activity:** Discuss the *Meet Yourself Halfway-Health Worksheet* and *Meet Yourself Halfway-Wealth Worksheet* and provide examples for a food item and a household expense item.

#### Debriefing Questions:

**Group Activity:** What might be meant by the Latte Factor? How would you describe discretionary spending?

#### Additional Resources:

[www.66ways.org](http://www.66ways.org) and [www.americasaves.org](http://www.americasaves.org), portion sizes and calorie book.

“The undertaking of a new action brings new strength.”  
-Ralph Waldo Emerson



**Meet Yourself Halfway**  
Strategy 10—Worksheet

Use the *Meet Yourself Halfway Worksheet* for health and finances to make plans to change:

**Health**

Food Item	Calories in a Full Portion	Calories in a Half Portion	Calories Saved
<b>Total</b>			

**Wealth**

Household Expense Item	Cost of Current Spending Per Month	Cost of Spending Half Per Month	Dollars Saved Per Month
<b>Total</b>			



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**[cals.arizona.edu/pubs/consumer/az1500j.pdf](http://cals.arizona.edu/pubs/consumer/az1500j.pdf)**

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