

SMALL STEPS TO HEALTH AND WEALTH™

Compare Yourself with Recommended Benchmarks

Instructor Guide Strategy 13



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 how to compare themselves with universally accepted progress indicators for health and wealth.
2. Increase their knowledge of recommended benchmarks that will motivate them to make positive changes to improve their health and increase their wealth.
3. Learn that benchmarks are an automatic goal setting technique because target numbers are used in reference to health and wealth.

Glossary:

Health Benchmarks: Universally accepted progress indicators that are measured in regular physical exams or are included in federal government dietary recommendations.

Financial Benchmarks: 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.).

Estimated Time: 20 minutes (1:1 counseling) to 30 minutes (small group activity)

Activity Handout Needed: *Compare Yourself With Recommended Benchmarks – Health and Compare Yourself With Recommended Benchmarks – Wealth Worksheets*

Introduction and Instructor Script:

The *Compare Yourself With Recommended Benchmarks* strategy will require program participants to face reality and compare their health and finance measurements with national benchmarks. These benchmarks help to answer the question on how people are really doing and can serve as a “wake up call” if they fall short on recommended measures. This strategy provides some of the recommended benchmarks for normal

health such as: blood pressure at 120/80, fasting blood sugar at 70 mg/dl, cholesterol less than 200 mg/dl, HDL (“Good”) cholesterol more than 40 mg/dl, LDL (“Bad”) cholesterol less than 130 mg/dl, BMI between 18.5 to 24.9, eating 4½ cups of fruits and vegetables daily, and exercising 30 minutes each day. Financial benchmarks are provided to compare wealth and finance status such as: debt-to-income ratio at 15% or lower, credit score of 720 or better, 3 to 6 months of savings for emergencies, net worth calculation (age X pre-tax income/ten), and other recommendations for personalization, investments, and retirement savings.

Instructions for the Activity:

Individual Counseling: Discuss the health and wealth benchmarks and ask the participant to select two personal benchmarks each for health and finance to compare their current health and finance status. The participant will identify small steps in the health and finance categories for the two items identified that they would like to change or improve.

Group Activity: Discuss the health and wealth benchmarks and ask participants if they can think of additional benchmarks to compare health and wealth. Ask for additional action ideas from the participants to reach recommended benchmarks.

Debriefing Questions:

Group Activity: Can you cite an example of a “wake up call” to change a health and/or wealth behavior when you compared yourself to someone else or a statistic?

Additional Resources:

Health Benchmarks, Body Mass Index Table, Wealth and Personal Finance Benchmarks, Dietary Guidelines for Americans at www.MyPyramid.gov, Rutgers Cooperative Extension Financial Fitness Quiz at www.rce.rutgers.edu/money/ffquiz, and net worth form at www.rce.rutgers.edu/money2000 (“Resources”).

“Change is the law of life. And those who look only to the past or present are certain to miss the future.”
 – John F. Kennedy

Compare Yourself with Recommended Benchmarks
Strategy 13—Worksheet



Health

List up to three benchmarks to measure your health status against. Then describe your current health status indicator, your desired health status indicator, and the action necessary to bring yourself in line with the recommended benchmark. Two samples are provided.

Benchmark	Current Health Status	Recommended Health Status	Change Required
Body Mass Index (BMI)	5'5", 170 pounds BMI of 28 (overweight)	5'5", 140 pounds BMI of 23 (normal weight)	Lose 30 pounds (1-2 pounds/week)
Fruit and Vegetable Consumption	Eat one cup or less per day	Eat 2 cups of fruit and 2½ cups of vegetables per day (2000 calorie diet)	Eat about 3½ cups more of fruits and vegetables per day

Compare Yourself with Recommended Benchmarks
Strategy 13—Worksheet



Wealth

List up to three benchmarks to measure your financial status against. Then describe your current financial status indicator, your desired financial status indicator, and the action necessary to bring yourself in line with the recommended benchmark. Two samples are provided.

Benchmark	Current Health Status	Recommended Financial Status	Change Required
Emergency Fund	One month's expenses (\$2,500)	Three month's expenses (\$7,500)	Save \$5,000 (\$50/week for 2 years)
Debt-to-Income Ratio	Consumer debt equal to 22% of net income	Consumer debt no greater than 15% of net income	Pay off existing debt to lower debt-to-income ratio



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