



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

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Deskercise!

In each of the next 25 newsletters, you'll learn quick ways to add physical activity to your busy day. Start by standing next to a wall and "walking the wall" with your fingertips so that you feel a stretch.



Healthy on the Job!
Small Steps to Health & Wealth
Workplace Newsletter
Family & Community Health Sciences
Rutgers Cooperative Extension



Small Steps to Health and Wealth™

<http://njaes.rutgers.edu/sshw/>

This is the first of 26 newsletters based on the award-winning Rutgers Cooperative Extension program Small Steps to Health and Wealth™ (SSHW), designed to help people simultaneously improve their health and personal finances. Every New Year's Eve, millions of Americans resolve to get healthier (e.g., lose weight) and wealthier (e.g., increase savings). This is not surprising

because health and personal finance "issues" affect millions of people.

Widely reported issues in recent years include an increasing incidence of diabetes, more overweight and obese adults and children, low household savings rates, and high household debt. Many people are overweight and have few financial resources and they are looking for a way to both live healthier lives and achieve financial security.

Almost everyone, except for the most desperately ill and poor, can do something to improve their health and finances. That's where a "small steps" approach is so useful. Anything you do to improve your health and/or accumulate wealth is a step in the right

direction. No step is too small to get started and you can never be too early or too late.

The core of SSHW is 25 behavior change strategies that can be applied to health and personal finances. The next 25 newsletters will discuss these strategies, including action steps and worksheets to apply them to your life. Think of these strategies like a menu in a diner or Chinese restaurant. You can't possibly try everything so you'll pick strategies that mesh best with your income, goals, and lifestyle.

"Your power is in your thoughts. Your job is to dream what you want into being and then take whatever action you enjoy taking, to make your dream a reality."
Eva Gregory (speaker and author)

Every Small Step Makes a Difference

Take time to celebrate small steps along your path to self-improvement. Research has shown that people don't need to lose a massive amount of weight to see improvements in health. A modest loss of

just 5 to 7 percent of body weight (10 to 14 pounds for someone weighing 200 pounds) helps a lot. Ditto for small financial improvements such as saving \$2 a day, plus pocket change. In a year, you would have about \$1,000



Co-authors Barbara O'Neill and Karen Ensle explain how health and wealth are the two biggest issues Americans face daily.

saved...compared to nothing, if you do nothing. Today is the first day of the rest of your life.

Health and Wealth Action Steps This Week



More Wealth and Health Everyday

How could you cut 100 calories per day to lose 10 pounds in a year? What are some realistic strategies that you could implement?

How could you save \$3 per day to save \$1,000 in a year? What are some realistic strategies that you could implement?

Description of Steps to Take

- Explore the *Small Steps to Health and Wealth™* (SSHW) Web site <http://njaes.rutgers.edu/sshw/> to learn more about connections between health and personal finances.
- Read the current month's health and finance message on the SSHW Web site.
- Read one or more research reports on the SSHW Web site.
- Make a list of five ways that health and personal finances are directly related in your life.
- Use the worksheet below to draw, describe, and/or attach a photograph of your health and financial goals and post them where you'll see them every day.



Worksheet to Support Strategy

My Health Goal(s):	My Wealth Goal(s):

Links for additional ways to achieve better health and wealth

<http://njaes.rutgers.edu/money/>

<http://njaes.rutgers.edu/health/>

<http://njaes.rutgers.edu/sshw/>

Tips of the Day

You can do it, you can do it, if you put your mind to it.

What you think about, you bring about.

If it is to be, it is up to me.

Once a positive behavior becomes automated, you don't have to think about it again.