



**RUTGERS**  
New Jersey Agricultural  
Experiment Station

**Small Steps to Health and Wealth™**

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**Deskercise!**

The Celebratory Split Squat Jumps: Win over a new client? Figure out how to un-jam the printer? Is it finally Friday?! Celebrate with the split squat jump. With feet hip-width apart, step the left leg back two feet and balance on the ball of the foot. Next, lower into a lunge, and then accelerate upwards in an explosion of celebration. While in the air, switch feet so that the left foot is planted firmly in front and the right leg is now behind. Repeat 10-12 times on each side.

There are two ways to meet difficulties.

You alter the difficulties or you alter yourself to meet them.

— Phyllis Bottome



**Strategy 10**

**Focus: Meet Yourself Halfway**

**Healthy on the Job!**  
**Small Steps to Health & Wealth**  
**Workplace Newsletter**

**Family & Community Health Sciences**  
**Rutgers Cooperative Extension**

**Meet Yourself Halfway**

[http://njaes.rutgers.edu/sshw/workbook/10\\_Meet\\_Yourself\\_Halfway.pdf](http://njaes.rutgers.edu/sshw/workbook/10_Meet_Yourself_Halfway.pdf)

If you want to improve your health and build wealth, downsize your eating and spending. This does not mean being deprived of things that you enjoy.

People can lose weight and still eat their favorite foods by decreasing their portion sizes.

A comparable financial example is reducing spending on discretionary” expenses such as meals eaten away from home, clothing, and lottery tickets. In other words, not cutting out these items completely but spending half of what you did before.

Any reduction in calories (to lose weight and reduce the risk of disease) and spending (to save money or reduce debt) is a step in the right direction and the meeting yourself halfway” strategy can make a real impact over time.

Downsizing portion sizes is a great way to counteract the “super-sizing” trend in food and beverage marketing.

Meeting yourself halfway is a simple way to fight back.

Pick several foods and beverages that you consume every day and eat or drink half your current portion size. If you are used to eating two 90-calorie chocolate chip cookies at lunch, eat one.

Pay attention to nutrition labels on food and use them to determine how many calories you are eating from a food item. Check to see how many servings are in the package.

Creating a “calorie deficit” of 500 calories per day by reducing calories, increasing physical activity, or a combination of the two (e.g., 300 fewer calories eaten and 200 more burned with exercise), is the most effective route to long-term weight loss.

When it comes to personal finances, apply the same principle. Cut your discretionary expenses in half. Spend less so that you can save more. This strategy of “finding” money to save by reducing small expenses has been referred to as The Latte Factor™ by David Bach in his book *The Automatic Millionaire*.

“The Latte Factor” is a trademarked phrase that uses fancy \$4 coffees as a metaphor for all types of discretionary spending. Bach describes a former student, Kim, with a \$5-a-day double nonfat latte and nonfat muffin habit. Figuring a 10%

annual return on this money, if it were invested instead in a 401(k) with a 50% employer match, Kim, who was 23 at the time, could have about \$1.7 million at age 65.

Financial experts recommend tracking household spending for a month or two to identify “leaks” and to “find” money to save or to reduce debt.

An average person spends money 3 to 5 times a day, or about 120 times monthly. This includes a pack of gum, as well as larger expenses, such as a mortgage payment, a car payment, or rent.

One way to understand how you spend money is to keep an account of every transaction. Keeping track of the small items you buy will provide an accurate expense record.



