



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

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Deskercise!

As part of your daily routine, briefly get away from your desk and walk to the break room or visit co-workers to review work projects. Not only will you get valuable exercise but making personal connections with co-workers is important.

“It’s never too late- in fiction or in life- to revise”
Nancy Thayer, (American author)



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

Strategy 15
Focus: Automate Good Habits

Automate Good Habits and Create Templates
http://njaes.rutgers.edu/sshw/workbook/15_Automate_Good_Habits_and_Create_Templates.pdf

Have you been procrastinating on taking action to improve your health and finances? If so, there’s a simple solution to your inertia: automation. Automation is the perfect antidote for procrastination because it reduces the number of decisions you need to make.

Take positive action at the beginning of a behavior change (e.g., choosing a weight loss plan or saving money) and then the system works for you without the need for continuous thought and discipline. Automated behaviors increase the likelihood of success.

So how do you automate good health and financial practices? By putting them on a regular schedule or following a predetermined plan. Below are some examples:

Start a habit of walking 15-30 minutes on your lunch hour (indoors or outdoors). Encourage co-workers to join you to make it more fun.

Block off “dedicated time” for physical activity and consider it a part of your daily routine to exercise at this time.

Combine exercise (e.g., treadmill or elliptical trainer) with watching your favorite television shows so you can do both simultaneously.

Authorize payroll deductions for a tax-deferred 401(k), 403(b), or 457 plan. If employer matching is available, save at least the amount that will earn the maximum employer match.

If available through your employer, sign up to have retirement savings plan contributions automatically increase every time your pay increases.

Authorize payroll deductions for deposits to a credit union to save for short- and intermediate-term goals such the down payment for a new car.

Templates for Health and Wealth

It is always easier to do something when you have a good template to follow than when you don’t. There are many places (e.g., dietitians, books, Web sites) to get “template” menus based on recommended dietary guidelines and a certain number of daily calories. Then all someone has to do is select specific foods that fit the template menu. Meal plan templates are available from the U.S.D.A. Choose MyPlate Web site:

<http://www.choosemyplate.gov/>

With respect to finances, Rutgers Cooperative Extension has downloadable Excel® spreadsheet templates for creating a spending plan (budget) and calculating net worth (assets minus debts) at

<http://njaes.rutgers.edu/money/default.asp#resources>.

Health and Wealth Action Steps This Week



Health

Eat at least one meal per day that follows a healthy meal template based on dietary guidelines.

Select an automation strategy to incorporate regular physical activity into your daily routine (e.g., walking before or after work).

Get routine health screenings and annual physical exams.

Tips of the Day

Combine exercise with watching your favorite television shows so you can do both simultaneously.

Mark dates for health exams (e.g., annual physical) on your calendar so you can keep appointments scheduled at recommended intervals.

To save time and money mailing checks, use automatic bill paying for fixed expenses such as a car loan or life insurance premium.

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

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

<http://www.ext.colostate.edu/smallstep/templates.html>

Wealth

Start or increase deposits to an employer retirement savings plan or credit union via automatic payroll deduction.

Use a computer software program to track your financial progress.

Consider purchasing a target date mutual fund that automatically becomes more conservative as you get older.

Financial Automation Gameplan

Use the Automated Health and Wealth Strategies Worksheet, below, to identify automated strategies to reach your health and wealth goals.

Health	Wealth
1.	1.
2.	2.
3.	3.
4.	4.

Make a list of positive health practices that you already do on a regular basis? What more could you do automatically to improve your health?

Ditto for your finances? Could you increase your savings and/or simplify financial record-keeping by automating saving, investing or, bill-paying?