



**RUTGERS**  
New Jersey Agricultural  
Experiment Station

**Small Steps to Health and Wealth™**

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**Deskercise!**

At lunch time or on a phone call, do some shoulder shrugs to reduce tension in your neck and back. Simply raise your shoulders up toward your ears and hold for 10 seconds. Then relax and repeat 10 more times.

**Healthy on the Job!**

**Small Steps to Health & Wealth  
Workplace Newsletter**

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



**Strategy 17**

**Focus: Take  
Calculated Risks**

**Take Calculated Risks and Conquer Your Fears**

[http://njaes.rutgers.edu/sshw/workbook/17\\_Take\\_Calculated\\_Risks\\_and\\_Conquer\\_Your\\_Fears.pdf](http://njaes.rutgers.edu/sshw/workbook/17_Take_Calculated_Risks_and_Conquer_Your_Fears.pdf)

Success comes from taking calculated risks and either achieving your goals or learning from setbacks. Risk-taking indicates that you have confidence in your ability to succeed but also accept the possibility of failure because mistakes are a fact of life. Even if you fail, risks can be considered a “success” if you learn from the experience and resolve to do better next time.

A common roadblock to risk-taking is fear: fear of failure, fear of pain, fear of loss, fear of getting started, and fear of rejection by others. Some people use fear as a reason to avoid making positive changes. For example, fear that a health screening exam might indicate the presence of a disease.

In the financial realm, studies show that people feel the pain that comes with a financial loss about twice as strongly as they feel pleasure at gaining an equal amount of money. Not surprisingly, many fears about taking risks to change financial behavior are fears about loss.

When people understand a particular

risk or have previous experience dealing with it, their fear of risk-taking often decreases. For example, if you take a class and learn that stocks have been superior to other investments historically but are volatile in short time frames, you may be less inclined to panic during a market downturn.

Many people find it easier to commit to take risks when they are passionate about something and believe in what they’re doing. Passion provides energy and courage required to make a change.

**More About Risk-Taking**

**The words “risk” and “risk-taking” are frequently seen in personal development and self-improvement materials. According to the Merriam-Webster dictionary, risk is defined as “exposure to possible loss or injury.” Like any life change, actions to improve health and increase wealth involve taking risks.**

**By changing, you are moving out of your “comfort zone” and implementing new behaviors.**

**David Viscott, author of the book *Risking*, advises the following: “Keep reminding yourself that all successful people have taken a risk at some time and succeeded. Taking a jump into the unknown is the starting point of personal greatness. Go for it!”**

**“To win, you have to risk loss.”**

**Jean-Claude Killy,  
Olympic gold medalist  
in Alpine skiing**



## 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.

### 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.

**List up to three calculated risks that you can take to improve your health and financial practices.**

### Tips of the Day

Ask a friend or family member to support your behavior change goals and help you succeed.

Seek out positive role models who made the same behavior changes that you are making.

Consider investing internationally. Many innovative products and services are developed overseas.

Learn one new thing every day about health and personal finance.

### Health

### Wealth

1.

1.

2.

2.

3.

3.

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

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

<http://ucanr.org/blogs/SSWHBlog/index.cfm> (SSHW blog)

**Ask yourself this question: what will happen if I take a risk to reach my health and financial goals and what will happen if I don't?**

**What are your biggest fears about taking a risk to achieve your goals? How can you overcome these fears?**