



RUTGERS

New Jersey Agricultural Experiment Station

Small Steps to Health and Wealth™

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Deskercise!

Stretch your arms and maintain range of motion by “walking” a wall near your desk. Stand close to a nearby wall and walk your fingers up the wall so you feel a stretch. Hold 10 seconds. Repeat 5 times.

Healthy on the Job!

Small Steps to Health & Wealth Workplace Newsletter

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



Strategy 20

Focus: Step Down to Change

Step Down to Change

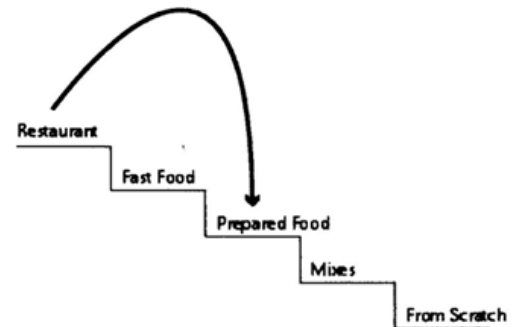
http://njaes.rutgers.edu/sshw/workbook/20_Step_Down_to_Change.pdf

You’ve probably seen television advertisements for a product that helps people gradually quit smoking. It uses the words “step down” to indicate that a person’s exposure to nicotine is reduced in pre-determined stages. Utah State University professor Alena Johnson adapted “stepping down” to household spending. Just like the smoking cessation product, the principle is that people will be more successful, and feel less deprived, if their spending is reduced in gradual stages.

To visualize the “step-down principle,” imagine a staircase. On the top step is the most expensive way to buy an item and on the floor below the bottom step, the least expensive purchasing method. To illustrate the “step-down principle,” imagine buying pancakes for breakfast. The most expensive method (top step of the staircase) would be going to a “sit-down” restaurant and paying a tip.

The next step down would be to buy the pancakes at a fast food outlet. Go down two steps and you might buy frozen pancakes and, three steps down, use a pancake mix. At the “floor” of the staircase would be the cheapest method: pancakes prepared “from scratch” (i.e., dry ingredients). The “step-down principle” provides a varie-

ty of options to buy things at a price you can afford.

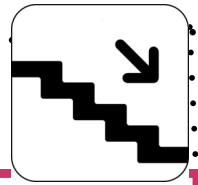


Applying the Step-Down Principle

The “step-down principle” also works well with many other “discretionary” household expenses besides eating pancakes. Another example is clothing. Steps of spending, from top to bottom of an imaginary staircase, might include department stores, discount stores, factory outlets, consignment stores, and thrift shops/flea markets/garage sales. Again, the more people “step down” their purchases, the greater their savings. You can also step down health behaviors and food choices such as gradually changing from drinking whole milk to skim milk or selecting low-fat frozen yogurt instead of premium ice cream.

“You are never a loser until you quit trying.”

Mike Ditka (football player and coach)



Health and Wealth Action Steps This Week

Health

Visit the Web sites <http://www.cookinglight.com/food/everyday-menus/healthy-budget-recipes-00400000056656/> and <http://homecooking.about.com> and for ideas about healthy meals and recipe substitutions

Perform a step-down analysis on at least one current health behavior that you want to change.

Wealth

Visit the Web sites www.stretcher.com, <http://www.frugalfamilynetwork.com/page6.html>, www.goodadvicepress.com and <http://frugalliving.about.com/> for ideas about ways to reduce household expenses.

Perform a step-down analysis on at least one current financial behavior that you want to change.

Use the staircases below to identify “step down” strategies to improve your health and personal finances

Health	Wealth
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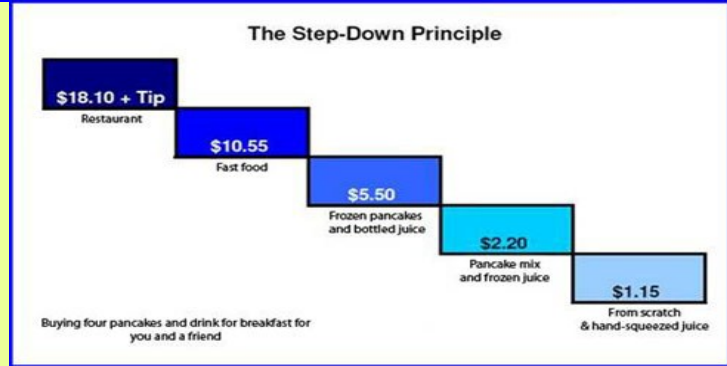
Tips of the Day

“Step down” while eating out by eating a large appetizer as an entrée or sharing a dessert.

If a recipe for baked goods calls for 1 cup of oil, use 1 cup of applesauce instead.

Reduce sugar by 1/4 to 1/2 in baked goods and desserts.

Substitute lower fat dairy products for those that are higher in fat.



How much money could you save by “stepping down” a current spending behavior? How much effort would it take to make this change?

What are the costs and benefits of “stepping down” a current health behavior? What is the potential for weight loss and/or reduced risk for disease?

- <http://njaes.rutgers.edu/money/>
- <http://njaes.rutgers.edu/health/>
- <http://njaes.rutgers.edu/sshw/>