



**RUTGERS**  
New Jersey Agricultural  
Experiment Station

**Small Steps to Health and Wealth™**

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**Deskercisel**

Do some “chair lifts” to build your muscles. Slide your chair back from your desk. With your hands gripping the arm of your chair, straighten your arms and lift yourself up from the chair. Hold 5 seconds. Repeat 10 times.

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



**Set a Date and Get Started: Just Do It!**  
[http://njaes.rutgers.edu/sshw/workbook/25\\_Set\\_a\\_Date\\_and\\_Get\\_Started---Just\\_Do\\_It.pdf](http://njaes.rutgers.edu/sshw/workbook/25_Set_a_Date_and_Get_Started---Just_Do_It.pdf)

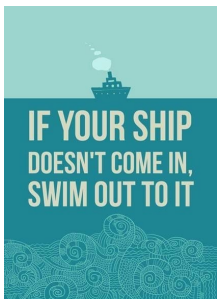
Tomorrow always seems like a good day to make behavior changes. Many people want to improve their health and finances but, instead, they procrastinate with excuses. Months (even years) go by without taking action. Before they know it, they've gained 20 pounds or lost 10 years of compound interest on money that could have been saved but wasn't.

can begin to change with fewer distractions. Go public with your commitment to change. This increases accountability because others are “looking over your shoulder.” Fear of the embarrassment of failing can be a powerful motivator to stay on track. In addition, by sharing your plans to change, you may be able to enlist the support of family and friends.

There is a better way to change...take the time to prepare properly. Lay all your obstacles out on the table and try to overcome them, set a realistic start date or quit date, write up a witnessed “commitment contract” with yourself and then “just do it.” Notice that the “just do it” is listed last. Nike slogan aside, change never begins with action. Rather, it requires a firm commitment to change and a plan of action.

Don't set yourself up for failure. Start dates (e.g., new diet) and quit dates (e.g., smoking) to take action should be realistic. For example, early December is not a good time to start a 1,200-calorie diet or to quit smoking if you plan to attend social events with others who smoke. Wait a few weeks so you

**Sign a Commitment Contract**  
One way that some people prepare to change is by writing a simple one-page behavior change contract with themselves that includes their health and wealth goals, specific actions they plan to complete, and rewards they intend to achieve. Like a legal contract, a behavior change contract should be dated, signed, and witnessed. The witness (es) can help hold you accountable and serve as a source of encouragement and support. You might also want to use a “tracking form” to note your daily performance of planned activities. A template tracking form that can be adapted is available at  
<http://njaes.rutgers.edu/sshw/challenge/>.



**Don't ask what the meaning of life is.  
You define it.**

**“Progress lies not in enhancing what is, but in advancing toward what will be.”**  
**Kahlil Gibran (poet and author)**

## Health and Wealth Action Steps This Week



### Health and Wealth

Identify up to five small steps (actions) that can be taken most days of each week to reach your health and financial goal(s).

Prepare a Behavior Change Contract, sign it, get it witnessed, and post it in a visible place where you will see it every day as a reminder of what you want to achieve.

Use a behavior change tracking form to record your daily progress toward your health and financial goals.

**List the daily actions that you are taking to reach your health and financial goals and place an X in the box for every day of the week that each action was taken.**

### Health and Wealth

Identify up to four small steps (actions) that can be taken most days of each week to reach your health and financial goal(s).

Action #	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1.							
2.							
3.							
4.							

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

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

<http://www.ext.colostate.edu/smallsteps/set-date-vid.html>

**What upcoming events in your life or in the calendar will affect the start date or quit date for your health and financial goals?**

**Ask yourself: what will happen if I don't commit to make a positive health or financial change?**

