



**RUTGERS**  
New Jersey Agricultural  
Experiment Station

**Small Steps to Health and Wealth™**

Co-Authors

Karen Ensle EdD, RD, FADA, CFCS

FCHS Educator—Associate Professor  
Rutgers Cooperative Extension of  
Union County  
300 North Ave East, Westfield, NJ 07090  
ensle@aesop.rutgers.edu

Barbara O'Neill, Ph.D., CFP®,  
CRPC, AFC, CHC, CFCS, CPFPE

Extension Specialist in Financial  
Resource Management — Professor II  
Rutgers Cooperative Extension  
Cook Office Building Room 107  
55 Dudley Rd. New Brunswick, NJ 08901  
oneill@aesop.rutgers.edu



The Online Workplace Wellness Program was developed by:

Joanne Kinsey, M.S., CFCS

Family & Community Health  
Sciences Educator

Rutgers Cooperative Extension  
of Atlantic/Ocean Counties

6260 Old Harding Highway  
Mays Landing, NJ 08330

P609.625.0056

F609.625.3646

jkinsey@njaes.rutgers.edu

www.njaes.rutgers.edu

http://www.getmovinggethealthynj.rutgers.edu/workforce/index/html

**Deskercise!**

The Silent Seat Squeeze: Believe it or not, some deskercises can be kept under wraps, and this isometric glutes exercise is one of them. To start toning, simply squeeze the buttocks, hold for 5-10 seconds, and release. Repeat until the agenda wraps up or the glutes tire.

**Where attention goes, energy flows, and results show.**  
—Unknown



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

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

**Strategy 8**

**Focus: Make Progress Every**

**Make Progress Every Day**

[http://njaes.rutgers.edu/sshw/workbook/08\\_Make\\_Progress\\_Every\\_Day.pdf](http://njaes.rutgers.edu/sshw/workbook/08_Make_Progress_Every_Day.pdf)

“Make progress every day” is a strategy for improving health and increasing wealth because it promotes a healthy attitude about behavior change. Many people fail to make the connection between big goals and the small steps required to achieve them. They expect progress to “happen” instead of building progress steps into their daily activities.

Making progress requires hard work and may make you uncomfortable at times. The secret to making progress is getting started...today. Three ways to make progress every day toward health and wealth are: daily affirmations, daily learning activities, and daily action steps.

**Daily Affirmations**

Affirmations are a motivational technique to help people believe that change is possible in their lives. They are positive statements about how someone wants to think, feel, and/or behave that are repeated multiple times each day. Affirmations should be short, positive, and stated in the present (rather than future) tense, even though they probably

do not reflect your current reality. Start your affirmations with the word “I” (e.g., “I have, “ I believe”) or “my” to make them personally yours.

Affirmations are a tool for changing how people think and act, and can change lives for the better. They have been compared to burning a CD... in your mind.

Affirmations need to be imprinted into your subconscious with daily repetition. One recommended frequency is 10 times, twice daily. Speaking them out loud (e.g., while commuting to work or in the shower) is recommended.

You don’t even have to believe your affirmations initially. That can come later after you’ve experienced some progress. You do, however, need to be willing to make necessary behavior changes to realize your affirmations. Here are examples of health and wealth affirmations.

Review these and then write your own daily:

- I choose to honor and take care of my body.
- I am aware that my dreams and goals create my reality.
- I have no debt on my credit cards.
- My weight and body mass index are decreasing.

**Daily Learning Activities**

Learning to learn is one of

life’s most important skills. Make a conscious effort to learn something new every day. Read an article, watch a television show, listen to the radio, talk to other people, and/or visit relevant websites. Start a filing system for interesting information so that you can refer to it later, if needed.

**Daily Action Steps**

Perhaps you’ve heard the phrase “Yesterday is the past. Tomorrow is the future. Today is a gift. That’s why it’s called the present.” Today, and every-day, is the time to take action to improve your health and increase your wealth. You can “keep your eyes on the prize” and make progress every day by setting realistic and attainable goals.

Many people overestimate how much they can do in short time periods and underestimate just how much they can do over time. Two examples demonstrate the latter:

- **Health**—Lose 4 pounds in 5 weeks. Repeat 10 times over a year and you can lose 40 pounds.
- **Wealth**—Save \$5 a day or \$35 a week. Repeat for an entire year and you can save \$1,820, plus interest.



# Action Steps This Week

## Health

- Take the dog for a 15-20 minute walk or walk with co-workers during your lunch break.
- Quit smoking and don't look back. Join a support group or use a nicotine patch, if needed.
- Drink 6-8 cups of water per day by taking several sips every hour, especially before meals.
- Eat one more serving of fruit and one less "empty calorie" sweet (e.g., cookie, candy, cola).
- Eat 100 fewer calories a day by eliminating 1 tbsp. mayonnaise, butter, margarine, or salad dressing.

## Wealth

- Save \$1, \$2, \$5, or \$10 a day, plus pocket change, in a can or jar. Deposit it monthly into savings.
- Save \$1, \$2, \$5, or \$10 a day, plus pocket change, in a can or jar. Add it to credit card payments.
- Buy one less soda, coffee, latte, doughnut, snack food, lottery ticket, newspaper, etc.
- Join a work-related savings program (e.g., 401(k), credit union) and save part of each day's pay.
- Follow one of 66 Ways to Save Money found at [www.66ways.org](http://www.66ways.org).

<http://www.getmovinggethealthynj.rutgers.edu/workforce/index/html>

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

<http://www.ext.colostate.edu/smalsteps/progress.html>

<http://womenshealth.gov/health-topics/a-z->

## — Action Steps —

### Health

Identify three or more 10-minute chunks of time to make progress toward your health goals.  
 Follow one new recommended health improvement practice each day.  
 Keep track of your health progress (e.g., pounds and inches lost, lower BMI and blood pressure).

### Wealth

Identify three or more 10-minute chunks of time to make progress toward your financial goals.  
 Follow one new recommended wealth improvement practice each day.  
 Keep track of your financial progress (e.g., increased savings, reduced debt, investment returns).

## Make Progress Every Day

Activity	Health	Wealth
Write your goals in brief phrases.		
Write a daily affirmation for your goals.		
Describe a daily learning activity related to your goals.		
List your five best 10-minute chunks of time to pursue your goals.		
List daily action steps related to your goals.		