

MAKE PROGRESS EVERY DAY

Where attention goes, energy flows, and results show.

—Unknown

Make Progress Every Day was the tagline of a successful Verizon Communications branding campaign launched in 2002. In a press release about the campaign, Verizon stated that “making progress means helping its customers and communities move forward every day” through the use of its telecommunications products. “Whether it’s holding a conference call on a project, finding a shop that carries a gift you want to buy, or doing online research...when our customers accomplish any of these simple, everyday feats, it represents a small step of progress.”

Remember the old phrase “a journey of a thousand miles begins with a single step”? That single step is doing something positive every day. “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. James Bryant Conant wrote, “Behold the turtle. He makes progress only when he sticks his neck out.” You have to stick your neck out in order to move closer to your goals.

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 (so they are easy to re-

member), positive, and stated in the present (rather than future) tense, even though they probably do not reflect your current reality. An example of the latter is “I weigh 140 pounds,” when you actually weigh more. You would not say “I no longer weigh 200 pounds,” because this is a negative statement, nor would you say “I am going to weigh 140 pounds” because this is a future-tense statement that mentally postpones action. 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 or they are basically a waste of time. Below are examples of health and wealth affirmations. Review these and then write your daily affirmations in Worksheet 12, *Make Progress Every Day*, page 43.

- I am healthy, wealthy, and happy.
- I am a millionaire in the making.
- I choose to honor and take care of my body.
- I give thanks every day for all my blessings.
- I am aware that my dreams and goals create my reality.
- I have no debt on my credit cards.
- My work is deeply fulfilling.
- My income is growing.
- My investment portfolio is increasing.
- My weight and body mass index are decreasing.

Daily Learning Activities

Learning to learn is one of life's most important skills. One way to make progress toward a health or wealth goal is to learn more about health and wealth. 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, (family, friends, co-workers, professionals) and/or visit relevant websites. Start a filing system for interesting information so that you can refer to it later, if needed. Links to dozens of reputable health and wealth websites can be found in Appendix 2, *Small Steps to Health and Wealth Resources*, that begins on page 115. Review the sources of knowledge available to you and then write your daily learning activities in Worksheet 12 on the next page.

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 everyday, 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.

There are no "magic bullets" that guarantee health and wealth. But daily progress will build upon itself, just like compound interest. If you do something consistently, at least five times a week, you will make steady progress. Each little step adds to the ones before it.

A common reason given for inattention to health and personal finances is "lack of time" for sleep, exercise, healthy eating habits, investment decision-making, checkbook balancing, etc. People hear that they need to exercise 30 to 60 minutes a day, for example, and auto-

matically say, "I'm too busy." Fitness experts say, however, that you can accumulate those minutes throughout the day in 10- to 15-minute "chunks" of time. Gradual progress is also fine for financial maintenance tasks such as calculating net worth, requesting free credit reports, and preparing written financial goals and budgets.

How can you find chunks of time to improve your health and wealth? You look for them and dedicate them to making daily progress. There are 1,440 minutes in a day or 144 ten-minute chunks of time. Subtract about 7 hours for sleep and that leaves about 100 10-minute chunks. Another way to "find time" is "smart multi-tasking." Read a mutual fund prospectus or exercise while watching television, for example. Carve out pockets of time for activities related to health and wealth goals.

Need some ideas for making daily progress? Consider the following recommendations. Then use Worksheet 12, page 43, to outline your daily action steps.

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.

— 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).

Worksheet 12		
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.		