

MONITOR YOUR PROGRESS AND REWARD SUCCESS

*Celebrate your success and stand strong when adversity hits,
For when the storm clouds come in,
the eagles soar while the small birds take cover.*

—Anonymous

According to the book *Changing For Good*, “Environmental controls modify the cues that precede and trigger problem behavior; rewards modify the consequences that follow and reinforce it.” Environmental controls and rewards are both very important processes in the action and maintenance stages of change that are described in the *Weigh the Costs and Benefits of Changing* strategy, page 81. The authors of *Changing For Good* recommend rewarding progress at each successive step forward (e.g., saving \$25) rather than waiting for more visible progress later (e.g., saving \$250), noting, “The more difficult steps of the action stage [of change] must be built on a solid, well-reinforced foundation.”

In order to know when it is appropriate to provide rewards and celebrate success, it is necessary to track the journey from where you are now to where you want to be. Some people do this by keeping a journal and describing their feelings about making progress and/or relapsing over time (i.e., self-reflection). Others use computer spreadsheets or graph paper to monitor their behavior and/or plot progress made toward their target goal (e.g., 170 pounds to 140 pounds or \$50 in savings to \$1,000). As noted in the *Track Your Current Behavior* strategy, page 17, raising self-awareness of current practices is an essential component of successful health- and financial-behavior change. To change dietary and health practices or physical activity or spending habits, it is critical to know how much we eat, smoke, exercise, spend, and save. Written records increase self-awareness. It is estimated that people underestimate their energy intake by an average of one-third and overestimate their physical activity by about one-half.

Research indicates that you increase the odds of successful behavior change by keeping written records. This is true for both health behaviors (e.g., recording food intake) and personal finances (e.g., recording expenses). In one study, tracking current behaviors, along with a

strong initial commitment to change and strategies to deal with problems that arise, were the factors found to best predict success in keeping New Year’s resolutions. The authors concluded, “The more reviewing and monitoring you do, the better you will do.” In another study of dieters, those who recorded what they ate lost more weight and kept it off better than those who didn’t keep food records. The more days that were tracked, the greater the weight loss. A third study looked at eating habits over the holidays and found that subjects gained 500% more during holiday weeks than at other times, with the exception of those who consistently kept food records, who actually lost weight.

How often should you monitor progress toward a health or wealth goal? “Frequently,” say many behavior-change experts. Regular progress checks provide an opportunity to either celebrate small successes as they occur or rein in a relapse before too much damage is done. A study of Weight Watchers participants, for example, found that regular weigh-ins helped dieters react quickly to their weight gain. Those who weighed themselves frequently and used a three-pound gain as a “cue” to restart their diet were more likely than others to have long-term success. Similarly, keeping a running total of purchases on a credit card provides a visible cue that you are about to exceed an amount that you can comfortably repay.

According to behavior-change experts, you can gradually shape your behavior in a new direction with periodic rewards and reinforcement. Nothing succeeds like success. Begin your path to health and wealth with a single small step and proceed from there. A journal for financial counselors and educators advises the following: “Start small. You will see the results of change, which will inspire you to take another step, then another.” In a study of Cooperative Extension MONEY 2000 [a savings and debt-reduction program] participants “seeing results/progress/success” was identified as a frequent

factor related to goal attainment (increasing savings and/or reducing debt).

“Shaping up” is a behavioral change technique in which you determine a series of short-term goals (e.g., 5-pound weight loss) that get you closer to an ultimate goal (e.g., 50-pound weight loss). At each “milestone,” there is a well-deserved reinforcement of positive behavior. Many small rewards, received for meeting small goals, have been shown to be more effective than large rewards for one long and difficult goal. The rewards that you receive can be external or internal or both. External rewards are provided by others. A health example of an external reward is getting paid by your employer to lose weight. Some companies pay their workers to get fit because it saves them money in the long run by reducing health-care costs associated with diabetes and obesity. A financial example of an external reward is receiving \$1,000 in “free money” from an employer as a 50% match for a \$2,000 401(k) plan deposit. In some cases, friends or family members might even provide external rewards for health- and financial-behavior changes, sometimes by making a friendly bet.

People provide their own internal rewards. Internal rewards can be tangible or intangible. Tangible rewards include inexpensive items like a movie rental or music CD. Rewards might even be purchased with some of the savings achieved by eliminating an unhealthy behavior, such as saving \$35 a week after quitting smoking. Intangible rewards might include activities like a long, relaxing bubble bath, a walk in the park, meditation, or a

— Action Steps —

Health

- ❑ Complete Worksheet 36, page 97, to identify meaningful progress points toward your health goal.
- ❑ List at least one external reward and one internal reward for positive health behaviors.

Wealth

- ❑ Complete the Worksheet 36, page 97, to identify meaningful progress points toward your wealth goal.
- ❑ List at least one external reward and one internal reward for positive financial behaviors.

“personal day” off from work. Another type of intangible reward is “positive self-talk.” In other words, a private “pat on the back” with positive words like “nice job,” “way to go,” “awesome!,” or “you go girl.”

How are your health and wealth goals shaping up? In Worksheet 36, *Progress Indicators—Health and Wealth* identify your start (current status) and your finish (goal) and four steps (progress indicators) in between. Then, in Worksheet 37, *Chart Your Progress—Health Goal*, page 98, you can monitor progress toward a health goal. Using Worksheet 38, *Chart Your Progress—Wealth Goal*, page 100, you can chart your progress toward a wealth goal.

Progress Indicators—Health and Wealth

Example

My health goal is: Lose 25 pounds

Health goal progress indicators

Start 200 195 190 185 180 175 Finish

My wealth goal is: Save \$1000

Wealth goal progress indicators

Start 0 \$200 \$400 \$600 \$800 \$1000 Finish

Fill in your goal and progress indicators.

My health goal is: _____

Health goal progress indicators

Start _____ _____ _____ _____ _____ _____ Finish

My wealth goal is: _____

Wealth goal progress indicators

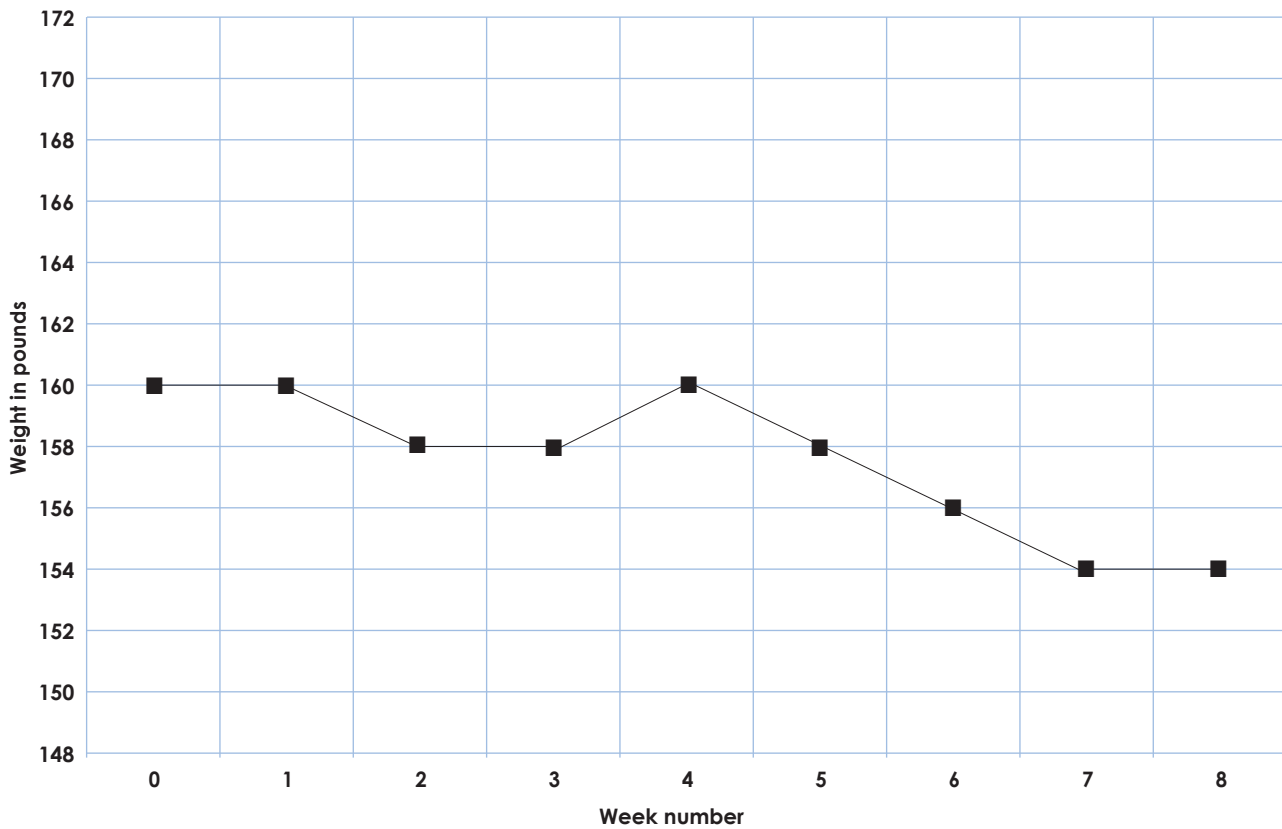
Start _____ _____ _____ _____ _____ _____ Finish

Chart Your Progress—Health Goal

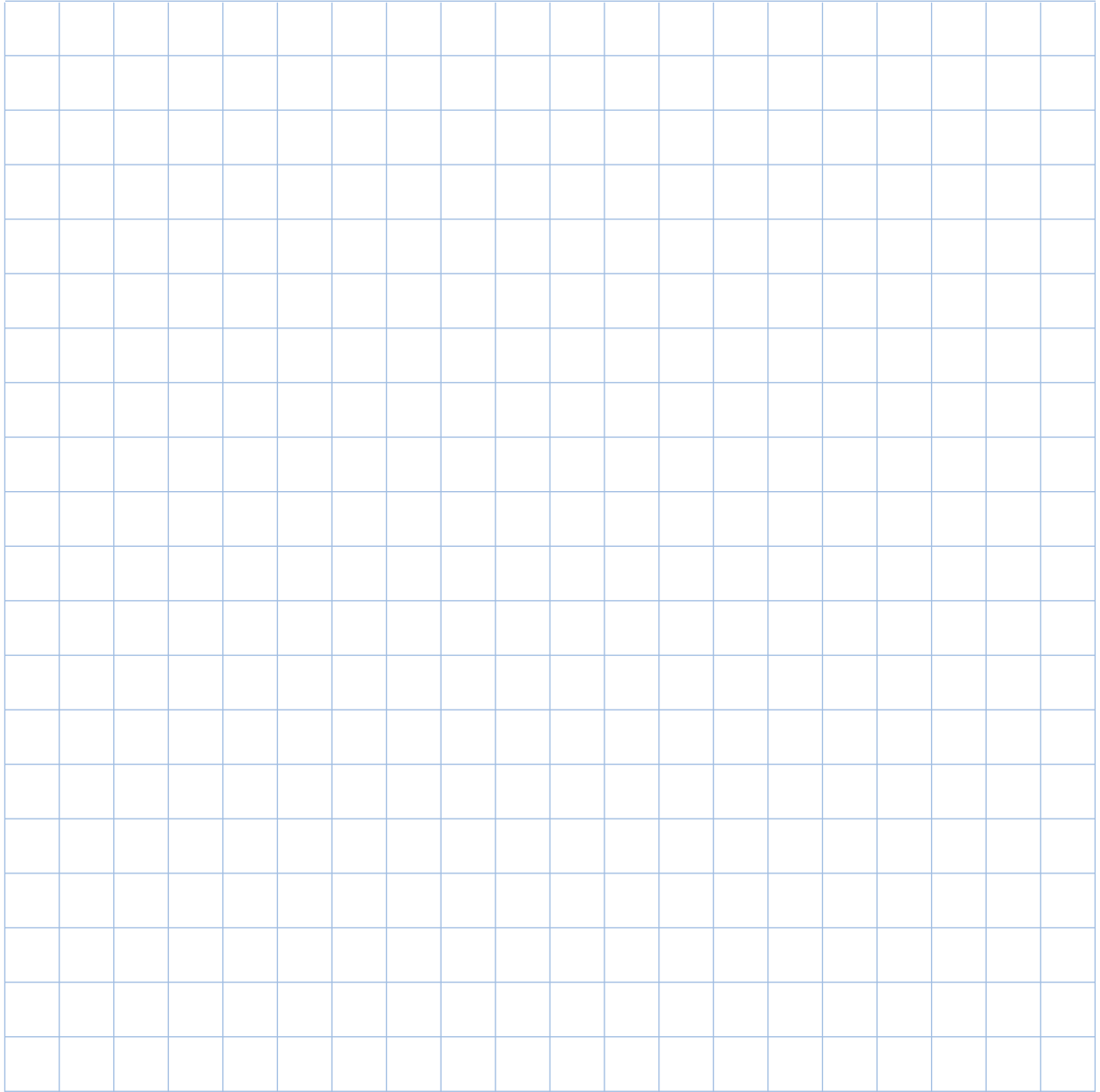
Description of Goal: _____

Description of Reward(s): _____

Review the format in the example chart below. Using the blank chart on the following page, fill in the appropriate range of numbers on the left-hand side for the behavior you want to monitor (e.g., weight in pounds, exercise in minutes, number of cigarettes smoked, etc.). Plot your weekly progress and connect the dots.



Worksheet 37
(continued)



Start
Here
➡

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20
Start Number of Weeks Working Toward Health Goal Finish

Chart Your Progress—Wealth Goal

Description of Goal: _____

Description of Reward(s): _____

Review the format in the example chart below. Using the blank chart on the following page, fill in the appropriate range of numbers on the left-hand side for the behavior you want to monitor (e.g., dollars saved, debt reduced, spending habits, savings account balance, etc.). Plot your weekly progress and connect the dots.

