

## SET A DATE AND GET STARTED...JUST DO IT!

*The real contest is always between what you  
have done and what you're capable of doing.  
You measure yourself against yourself and nobody else.*

—Geoffrey Gaberino

Tomorrow always seems like a good day to make health- and wealth-behavior changes. Many people want to eat better, save for emergencies, invest for retirement, exercise, and pay off debt. Instead, they procrastinate with excuses like “I’ll wait until the car is paid off” (for saving money) or “it’s too cold out” (for exercising) or “my employer doesn’t have a 401(k) plan” (for tax-deferred investing). 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.

There is a better way to change...take the time to prepare properly. Lay all your obstacles out on the table and plan how you will overcome them. Then, set a realistic start date (e.g., automatic investing) or quit date (e.g., smoking), write up a witnessed or co-signed “commitment contract” with yourself and *then* “just do it” (take action). Notice that the “just do it” part is listed last. That is because, Nike marketing slogan aside, these words alone are usually not enough to motivate people to change, unless they are already in the action stage and just need a little pep talk (see the *Weigh the Costs and Benefits of Changing* strategy, page 81). Change never begins with action. Rather, it requires a firm commitment to change and a plan of action.

So what’s stopping you from making positive changes? List your obstacles. For example, if you’ve had difficulty starting an exercise program, what is holding you back? Is it long work hours, difficulty finding 30 minutes of free time, weather, lack of social support, or uncertainty about what exercises are best? Part of the process of preparing to change is to reappraise the situation. Try to find at least one realistic solution for each obstacle. According to a *Consumer Reports* survey, the most frequently reported methods people use to encourage themselves to exercise are: “pick the same time of day (56%),” “exercise

near home or work (48%),” “exercise outdoors (42%),” “join a health club (32%),” “exercise with friends or family (24%),” “weigh yourself (20%),” and “watch TV during a workout (15%).”

Don’t set yourself up for failure. Start dates and quit dates 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 can begin to change with fewer distractions. Be sure to include your start date or quit date in your health and wealth goal. Start date examples are: “Starting with the first paycheck in February, I will save 5% of my pay in a 401(k)” or “I want to lose two pounds a month for eight months starting on March 1” or “I’m buying an exercise bike today and, starting tomorrow, I will pedal for \_\_\_ hour(s) five or more nights a week while watching television.” A quit date example is “I will stop smoking on (date).”

According to the book *Changing for Good* by Prochaska et al, “Setting a time frame is critical for behavior change. Choosing a date to begin can help prevent both premature action and prolonged procrastination.” The authors advise “If you are truly ready for action, choose a date within the next month to capitalize on your decision-making momentum.” If you continue to delay a change, it is a sign that you are in the contemplation stage (i.e., thinking about taking action) rather than the preparation stage (i.e., developing a firm, detailed plan of action) of change.

As noted above, the timing of a start date or quit date is important. Avoid the holidays and summer vacation when normal routines are disrupted and the temptation to self-indulge is high. The authors of *Changing for Good* recommend New Year’s Day or right after a birthday because “the external environment is most support-

ive.” Both of these are times when it is quite normal to reassess your life and to want to make desired improvements.

*Changing for Good* also advises self-changers to go public with their 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 their plans to change, self-changers may be able to enlist the support of family and friends who might otherwise undermine their efforts.

One way that some people prepare to change is by writing a simple one-page behavior-change contract such as the one in Worksheet 40, *Behavior-Change Contract*, on the next page. The contract includes their health and wealth goals, the specific actions they plan to complete, and the rewards they intend to achieve. Like any other legal contract, a behavior-change contract should be dated, signed, and witnessed. The witness(es) can help hold the self-changer accountable and serve as a source of encouragement and support. Behavior-change experts advise posting the contract in a place where it is easily seen.

In addition to a behavior-change contract, you might also want to develop a related “tracking form” to note your daily performance of each planned action. Both Worksheet 41, *Behavior Change Progress Tracking Form: Health Goal*, page 108, and Worksheet 42, *Behavior Change Progress Tracking Form: Wealth Goal*, page 109, have example tracking forms and blank ones for you to use.

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## — Action Steps —

### Health

- List the obstacles for each health-behavior change you intend to make and a way to address them.
- Identify up to five actions that can be taken most days of each week to reach your health goal.

### Wealth

- List the obstacles for each financial-behavior change you intend to make and a way to address them.
- Identify up to five actions that can be taken most days of each week to reach your wealth goal.

### Health and Wealth

- Complete the *Behavior-Change Contract*, on the next page, and post it in a visible place where you will see it every day.
- Use the behavior-change tracking forms in *Monitor Your Progress and Reward Success* strategy, page 95, to check your progress toward your goals.

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Write your actions in the space provided. Each day of the week, you will mark the box if the action was accomplished. Use a tracking form for each week to indicate progress toward meeting your goal.

## Behavior-Change Contract

Name: \_\_\_\_\_

Health Goals: \_\_\_\_\_

\_\_\_\_\_

I commit to take the following actions to reach my *health* goals:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

\_\_\_\_\_

Wealth Goals: \_\_\_\_\_

\_\_\_\_\_

I commit to take the following actions to reach my *wealth* goals:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

\_\_\_\_\_

Self-Changer's Signature \_\_\_\_\_ Date \_\_\_\_\_

Witness Signature \_\_\_\_\_ Date \_\_\_\_\_

Worksheet 41

Behavior-Change Progress Tracking Form: Health Goal

Example: Week of: June 2

Planned Action	Sun.	Mon.	Tue.	Wed.	Thurs.	Fri.	Sat.
<i>Walking 20 minutes at lunch time with co-workers.</i>	X		X	X	X		
<i>Eating fruit for lunch.</i>		X	X	X	X	X	X
<i>Walking dog after dinner.</i>	X		X	X	X	X	X
<i>Eating 5 or more servings of fruits and vegetables.</i>	X	X		X	X	X	X

Week of: \_\_\_\_\_

Planned Action	Sun.	Mon.	Tue.	Wed.	Thurs.	Fri.	Sat.

Worksheet 42

Behavior-Change Progress Tracking Form: Wealth Goal

Example: Week of: June 2

Planned Action	Sun.	Mon.	Tue.	Wed.	Thurs.	Fri.	Sat.
<i>Put \$3 a day, plus loose change, into a can.</i>	X	X		X		X	X
<i>Say the daily affirmation: "I am a millionaire in the making."</i>		X	X	X	X	X	X
<i>Bring lunch and a drink from home instead of buying them from a vending machine.</i>			X	X	X	X	
<i>Buy only one lottery ticket per day instead of five.</i>	X	X		X	X	X	X

Week of: \_\_\_\_\_

Planned Action	Sun.	Mon.	Tue.	Wed.	Thurs.	Fri.	Sat.