A person’s environment influences his or her behavior. Therefore, if you want to improve your health and increase your wealth, remove cues to engage in unhealthy practices and add prompts to perform recommended ones. Researchers who study the process of behavior change call healthy environmental changes “stimulus control.” A health example is keeping a pair of sneakers at work to take a walk.

One way to adjust your environment is avoidance; i.e., staying away from people or things to avoid temptation. A second type of stimulus control is reminders and warning signs. Examples are a timer set to ring after one hour of television viewing (as a reminder to get up and exercise) or tracking credit card spending so it doesn’t exceed a certain amount.

A third type of environmental change is rearranging things. For example, instead of having a television upstairs and a treadmill downstairs at home, put both in the same room to exercise and watch television together. Also consider having regular bills paid automatically to save time and avoid late charges.

Many poor health and financial behaviors result from a series, or chain, of behaviors. Thus, another environmental control strategy is to break the chain early before things get out of hand. For example, eating potato chips in front of the TV requires buying chips, bringing them home, getting the chips out, and eating them. Ways to break the chain include not buying chips at all or putting just a small amount in a bowl before sitting down.

Develop “Restrictor” Strategies

How do you break an unhealthy behavior chain? Consider this analogy from the world of NASCAR Motor Sports. Ever since a wreck nearly killed hundreds of spectators, race cars at the Daytona and Talladega race tracks are required to use “restrictor plates.” To avoid overindulging in poor health and financial practices, consider using “restrictors,” too, to slow you down. In other words, cues that you’ve “had enough.” Examples of health and financial restrictors include: eating no more than 2,000 calories per day, spending no more than $800 on holiday gifts, and charging no more than $300 per month.

“In order to change, we must be sick and tired of being sick and tired.”
Author Unknown
Health

Identify the three biggest negative health influences in your life and develop and implement a plan of action to avoid or reduce them.

Develop 3-5 realistic personal “restrictor strategies” to improve your health practices.

Wealth

Identify the three biggest negative financial influences in your life and develop and implement a plan of action to avoid or reduce them.

Develop 3-5 realistic personal “restrictor strategies” to improve your financial practices.

Complete the worksheet below to identify your healthy and unhealthy environmental influences.

<table>
<thead>
<tr>
<th>Question</th>
<th>Health</th>
<th>Wealth</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are some healthy aspects of your current environment?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are some unhealthy aspects of your current environment?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What unhealthy environments that can you avoid? How? Is it possible to rearrange things (furniture, schedules, etc.) to enhance healthy behavior?

What are some reminders or cues that you can use to control your environment and adopt healthy behaviors?

Tips of the Day

“Pay yourself first” by putting money into savings automatically before you get a chance to spend it.

Think and act rich. Two key wealth-building personal behaviors are patience and discipline.

Control your food environment. Keep high calorie snacks out of the house and buy healthy produce.

Control everything you can when eating out. Ask for dressings and sauces on the side.

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

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

http://www.ext.colostate.edu/smallsteps/change.html