



**RUTGERS**

New Jersey Agricultural Experiment Station

**Small Steps to Health and Wealth™**

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**Deskercise!**

Sitting in your chair, lift one leg off the seat, extend it out straight, hold for 2 seconds; then lower your foot (stop short of the floor) and hold for several seconds. Switch; do each leg 15 times. Check with your doctor before doing any exercise!



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

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

**Strategy 2**

**Focus: Track Your Current Behavior**

**UNLOAD YOUR CHILDHOOD BAGGAGE**

[http://njaes.rutgers.edu/sshw/workbook/02\\_Unload\\_Your\\_Childhood\\_Baggage.pdf](http://njaes.rutgers.edu/sshw/workbook/02_Unload_Your_Childhood_Baggage.pdf)

People's emotions and childhood experiences can influence their health and personal finance behaviors.

Adults develop beliefs about health, eating, and money from their family and surrounding culture (e.g., media advertising). They may eat the same foods, for example, or tithe the same amount to their church that their parents did. Even if an individual's behavior is exactly the opposite of their parents' (e.g., not smoking in a family of smokers), the parents probably still had an influence.

What is "baggage"?

"Baggage" is the false, and often irrational, set of feelings and beliefs, which distort people's thinking and affect their health and financial behaviors. Here are some examples of health baggage:

- Diets don't work.
- Good people die young.
- You can't change bad health genes.
- Skipping meals is a shortcut to becoming thin.
- All snacks and desserts are bad.
- Exercise is painful and/or unnecessary.

Here are examples of financial baggage:

- Net worth = self worth.
- Money is a tool to use for power and

control.

- Money is an end, not a means to an end.
- Hard work is always rewarded.
- I'm not smart/capable enough to earn a lot of money.
- Live for today—the future doesn't matter.
- High debt is normal.
- The man should make all the financial decisions.
- You must work long hours and neglect your family in order to earn a good income.
- You're not supposed to talk about money.
- Buying expensive gifts proves that you love someone.

**Man's mind, once stretched by a new idea, never goes back to its original dimensions.**

**Oliver Wendell Holmes, Jr.**

**ACTION STEPS**

**Health:** (1) Make a list of your "health baggage" and reflect about why you came to adopt certain false and/or negative beliefs about health behaviors. (2) Convert each example of health baggage into a positive health message. (3) Share a positive health message with a friend.

**Wealth:** (1) Make a list of your "financial baggage" and reflect about why you came to adopt certain false and/or negative beliefs about financial behaviors. (2) Convert each example of financial baggage into a positive financial message. (3) Share a

positive wealth message with a friend.



# Health and Wealth Action Steps This Week



Close your eyes, think about your past experiences and current practices. Make a list of your negative health and financial baggage from childhood. Now turn each of these negatives into positive messages. Write the positive messages and tape to your bathroom mirror or your refrigerator. Read the positive message out loud for a week.

The old adage, “time heals all wounds” really only works if we take steps to start the healing process.

**Step one:** Identify blind spots

**Step two:** Stop the blame game.

**Step three:** Forgive

## Health Baggage

My “Health Baggage” is:

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My Positive Health Message is:

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## Financial Baggage

My “Financial Baggage” is:

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My Positive Financial Message is:

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## Take the “small steps approach” throughout the day

Once you recognize and understand your health and personal finance “baggage,” how do you unload it?

Does this sound hokey? It’s not. In her 2004 book, *Secrets of Six-Figure Women*, author Barbara Stanny wrote about the power of mental imaging, noting “our state of mind, more than anything else out there, determines our level of success.” Here is an example of a negative “health baggage” turned into a positive health message:

**Health Baggage:** You can’t control your bad health genes.

**Health Message:** I can decrease my risk of health problems through diet, exercise, and regular checkups.

Here are finance examples:

**Financial Baggage:** You have to work real hard for money and, even when you do, you may not be rewarded for your effort.

**Financial Message:** Money is a resource for health and wealth and can be used to create my own rewards.

### More Wealth and Health Everyday

**Your current health and financial decisions are influenced by what you’ve seen and heard since childhood.**

**Ready to break free of negative thought patterns that have been weighing you down emotionally, physically, and financially? Put them in writing and you can start to address them. Understanding your baggage” is a critical first step on the path to health and wealth.**

[www.njaes.rutgers.edu/health](http://www.njaes.rutgers.edu/health)

<http://www.noomii.com/articles/1564-5-tips-to-success-for-improving-selfconfidence>

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

*“Other things may change us, but we start and end with family.” Anthony Brandt*



**Get outside your comfort zone on a daily basis. If you want to build self-confidence quickly, you have to put yourself in situations that make you uncomfortable as often as you can. As a matter of fact, you should do this every single day. Step outside your comfort zone on a daily basis.**