



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

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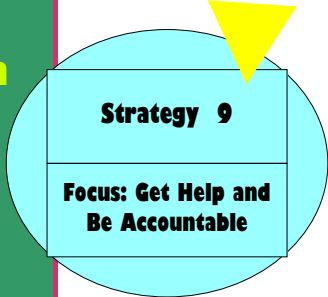
<http://www.getmovinggethealthynj.rutgers.edu/workforce/index/html>

Deskercise!

Seated Leg Raiser: While seated, straighten one or both legs and hold in place for five or more seconds. Then lower the leg(s) back to the ground without letting the feet touch the floor. Repeat alternating legs if raising them separately for 15 reps.

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

Family & Community Health Sciences
Rutgers Cooperative Extension



Get Help and Be Accountable

http://njaes.rutgers.edu/sshw/workbook/09_Get_Helpand_Be_Accountable.pdf

Friends, family, and co-workers can be a resource or an obstacle to making progress. Some examples include a friend that walks with you, a spouse that encourages healthy meals, and a co-worker that commiserates with you about credit card debt. It goes without saying that helpers who practice positive behaviors themselves provide the best helping relationships. After all, it's hard to quit smoking, drinking, or over-spending when you are surrounded by people who smoke and spend all their free time at bars and malls.

Accountability has been defined as "a structured system of personalized feedback on outcomes." In other words, a good helper will tell you whether you're "walking your talk" or not and give you critical feedback, if needed.

Even pets can provide a helping relationship. Studies have found that people

who exercise with a dog are more likely to take weight off and keep it off. Pets make loyal walking partners (rain or shine), make exercise fun, and take the focus off the person they're walking with.

Increasing numbers of employers are also helping their workers with their health and finances. About 40%, for example, offer health-management benefits such as weight loss and smoking cessation programs. Others use money as a motivator to improve health by paying their workers to lose weight or stop smoking. Another company pays its workers who lose weight \$25 per quarter, plus an annual bonus of \$25 and a day off, if they maintain their weight loss.

On the financial front, many employers provide supports such as matched retirement savings accounts, savings bond purchase plans, credit unions, financial seminars, and one-to-one financial counseling. Concerned that workers aren't saving enough for retirement, some employers are instituting automatic enrollment in 401(k) plans where new hires are automatically enrolled

unless they opt out of the plan. In some of these plans, workers sign forms agreeing to save a higher percentage of their pay in the future as their pay rises. Other employers are providing workers with personalized retirement savings projections to educate them on how much they need to save.

Another resource for positive behavior change is a formal or informal support group (e.g., in person or online). Compared to those who know you, these helpers often have greater objectivity. In addition, they've often had similar "issues" and can share their experiences and the resources that they found valuable. Professional advisors, such as dietitians, financial planners, and telephone helpline counselors can also provide valuable assistance. In one study, 43% of long-time smokers age 65 and older who called "Quitline" were still smoke-free nine months later, compared to only 5% for do-it-yourself quitters. Whether it's financial planning, weight loss, or smoking cessation, professional advisors can help.

To solve any problem, there are three questions to ask yourself:

First, what could I do? Second, what could I read?

And third, who could I ask?

—Jim Rohn

Health and Wealth Action Steps This Week



Health

Visit www.eatright.org/public to find the names of nutrition professionals in your area.

Take advantage of health support services provided by your employer (e.g., gym).

Tell one or more people about your health goal and ask them to support your efforts.

Call your health insurance carrier to see if your plan covers weight loss/exercise programs.



**“When it comes to privacy and accountability, people always demand the former for themselves and the latter for everyone else.”
— David Brin**

www.choosemyplate.gov

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

Wealth

Visit www.fpanet.org or www.napfa.org to find the names of financial professionals in your area.

Take advantage of financial support services provided by your employer (e.g., 401(k)s).

Tell one or more people about your financial goal and ask them to support your efforts.

Resources For Support and Accountability

Question	Health	Wealth
What are your goals? Write them in brief phrases.		
Which people are likely to support your goals? Why?		
Which people are likely to sabotage your goals? Why?		
What supports are available through your employer?		
What supports are available in your community?		
What supports are available through professional advisors?		