

Lesson One: Where Am I Now? Health and Wealth Assessment



Small Steps to Health and Wealth Lesson Plan

Learning Objectives

Participants will:

- * Understand the connections that link their health and personal finance behaviors.
- * Identify personal behaviors/habits with respect to health and wealth.
- * Increase awareness of the factors that have shaped their personal behavior.

Behavioral Objective

Participants will:

- * Track their health-and/or wealth-related behaviors for one week.

Introduction

Where Am I Now? Health and Wealth Assessment is designed to help participants think about their behaviors in the bigger picture. People may focus on personal behaviors like compulsive eating or impulse buying as problems, when these behaviors may be symptoms of a more general underlying problem. It is important for people to understand that various behaviors they engage in or choose not to engage in may be linked and that modifying certain behaviors is likely to benefit them in other aspects of their lives as well.



Content and Background

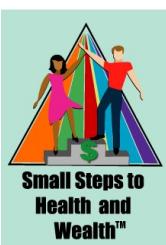
Read the relevant sections of the SSHW Handbook for background information:

Health and Wealth Connections - Draws connections between health and personal finance behaviors.

Track Your Current Behavior (1) - People have to reach awareness that they have a problem before they can take progress toward changing it. By keeping records on which behaviors or areas that require change, people increase their chances of accomplishing the desired behavior.

Unload Your Childhood Baggage (2) - We accumulate unrealistic, inaccurate or irrational beliefs, feelings, and behaviors in the form of "baggage." By tracing the roots of our baggage, it is easier to make changes and overcome historical patterns that keep us from achieving our goals.

Put Your Mind To It (3) - A common strategy many successful individuals have had is that they focus on visualizing their goals. By seeing their goals, they can adjust their mindset. This approach can be a powerful tool in changing one's behaviors.



Portions of this lesson were adapted and excerpted from the following book: O'Neill, B. and Ensle, K. (2006). Small Steps to Health and Wealth. Ithaca, NY: NRAES. For additional information about purchasing Small Steps to Health and Wealth, visit www.nraes.org.

Commit to Making a Change (4) - When people commit to real change, they will be more proactive regarding their health and financial wellness. Thus, they may benefit from a detailed self-help plan they can commit to.

Pre-Class Preparation

In addition to reading the relevant sections of the SSHW handbook (see above), instructors can review the following articles for additional background information:

Root Articles

1. Prochaska, J. O., DiClementes, C. C., & Norcross, J. C. (1992a). In search of how people change: Applications to addictive behaviors. *American Psychologist*, 47 (9), 1102-1114. <http://psycnet.apa.org/journals/amp/47/9/1102.pdf>
2. Prochaska, J. O., DiClementes, C. C., & Norcross, J. C. (1992b). In search of the structure of change. In Y. Klar, J. D. Fisher, J. M. Chinsky, & A. Nadler (Eds.), *Self-change: Social psychological and clinical perspectives* (pp. 87-114). New York: Springer-Verlag.

Applied Articles

3. Gutter, Hayhoe, and Wang "Examining Participation Behavior in Defined Contribution Plans Using the Transtheoretical Model of Behavior Change" *Financial Counseling and Planning*, 18(1), 46-60. <http://www.afcpe.org/doc/Vol1815.pdf>
4. Shockley, S. S., & Seiling, S. B. (2004). Moving into action: Application of the transtheoretical model of behavior change to financial education. *Financial Counseling and Planning*, 15 (1), 41-52. <http://www.afcpe.org/doc/vol1515.pdf>
5. Xiao, J. J., Newman, B. M., Prochaska, J. M., Leon, B., Bassett, R., & Johnson, J. L. (2004). Applying the transtheoretical model of change to consumer debt behavior. *Financial Counseling and Planning*, 15 (2), 89-100. <http://www.afcpe.org/doc/Vol1529.pdf>
6. Xiao, J. J., O'Neill, B., Prochaska, J. M., Kerbel, C., Brennan, P., & Bristow, B. (2001). Application of the transtheoretical model of change to financial behavior. *Consumer Interest Annual*, 47, 1-9. <http://njaes.rutgers.edu/money2000/pdfs/acci01m2k-proceedings.pdf>

"The greatest wealth is health."

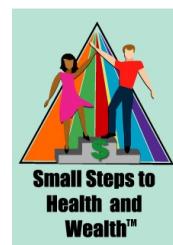
- Virgil

Materials Needed

- Workbook for participants
- Copies of activity worksheets that can be filled in during class
- Dry erase board or flip chart to record ideas generated by the discussion
- Markers
- Name tags

Activities

- Unload Your Childhood Baggage
- Track Your Current Behavior
- Set Goals for Yourself



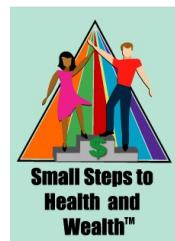
Unload Your Childhood Baggage

- Begin by asking everyone to close their eyes and recall their first memory of money. Ask several participants to share; it is typically helpful to have one of your own memories to share as well – it may break the ice. (Examples may include school banking programs, giving money in church, earning allowances, etc.) Make notes on a dry erase board or flip chart. Memories will vary considerably and can stimulate interesting dialogue among participants.
- Repeat this activity to help the participants think of the role of food in their lives. Ask participants if they recall food being used as a reward for good behavior. Was food ever used as a punishment (like withholding treats for naughty behavior)?
- Continue this activity by giving examples of “baggage” related to food and money.
 - ◊ Where does this baggage come from? How does each event or feeling from the past impact how they relate to food or manage their finances today?
 - ◊ Explain how these can be used to create positive money management and healthful eating messages, using examples from the workbook.

“Knowing
yourself is the
beginning of all
wisdom.”
- Aristotle

Track Your Current Behavior

- It is easy to ignore our current behaviors, even when we are aware that this can lead to negative outcomes.
 - ◊ For example, snacking may be considered a modest contribution to calorie intake until people track their food intake for a few weeks and become aware of how many calories are being taken in as snacks. Likewise, people may believe that they have active lifestyles until they keep activity records and learn that this is not the case.
 - ◊ Similarly, tracking income and expenses can reveal where our spending plan has leaks. By keeping track we can see little things that are nickel and diming our budget surpluses into deficits.
- Using the Health Tracking Chart and Wealth Tracking Chart provided, keep track of what you have done each day that can impact your health and your finances.
 - ◊ For health keep track of what, when, and how much you eat.
 - ◊ For finances keep track of where your money goes.
 - ◊ At the end of the week, review your notes. Are you surprised by your behaviors? How much you spent? How much you ate?



Set Goals for Yourself

For this activity use Worksheet 5 and/or 6 from the SSHW workbook. First, ask the participants to think about and write down a health and/or wealth goal. Tell them to make their goal as specific as possible. The goal should include What, When, and How much. They should begin with "I will ..."

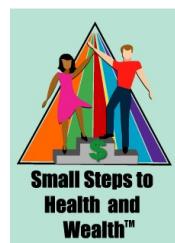
- What – the change, (e.g., eat more fruits and vegetables, spend less).
- When – what is the timing to reach your milestone, 6 months, 1 year?
- How much – what is the level of change you are trying to achieve? How many fruits and vegetables will you incorporate into your daily diet? How many dollars are you trying to cut in terms of monthly expenses?

After the initial goal is established, have the participants set one specific measurable short-term goal for this week (e.g. I will add one piece of fruit and one cup of vegetables to my daily eating plan at least three days this week). Then, divide the participants into groups or pairs and have them discuss the remaining items on the worksheet to frame the goal in a positive light and frame their own abilities in a positive light.

"I know the price of success: dedication, hard work, and an unremitting devotion to the things you want to see happen."

- Frank Lloyd Wright

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