

# Lesson Five: Rules to Live By

## Small Steps to Health and Wealth Lesson Plan

### Learning Objectives

Participants will:

- \* Understand the need for moderation in consumption related to food and spending.
- \* Learn about balancing consumption of food or money to physical activity or income.

### Behavioral Objectives

Participants will:

- \* Make at least one change to curb excessive consumption of food or money.
- \* Engage in at least one activity to balance an indulgence related to food intake or spending.

### Introduction

**Rules to Live By** focuses on two specific strategies that will help participants see change as a measurable process by placing behaviors into two common contexts: portion control and time spent at work.

### Content and Background

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

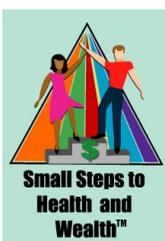
*Say “No” to Super-Sizing (11)* - “Value marketing” encourages people to purchase more than they may need by making large portions seem like a bargain. The term fits the trend toward super-sized food portions seen most often in fast food establishments. Larger portions may seem like a “bargain” to consumers, but they can provide more calories, fat, sodium than most people need in a day. Nutritionally, these meals are no bargain. In shopping, there are always bargains for ensembles, sets, etc. These are not a deal when you are still paying for things you do not need.

*Convert Consumption into Labor (12)* - This can be a useful strategy for improving energy balance. You can calculate how much exercise you need to do to burn off a certain number of calories or how many hours of work you need to work to make enough money to buy something you want. If people know how many hours of work are needed to buy something they want, they might think twice about making the purchase or look for a less expensive alternative.



**Estimated Time:**

60 minutes



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](http://www.nraes.org).

## Pre-Class Preparation

Review the calories expended in common physical activities.

Go over the tax table so you can help people identify their tax brackets.

## Materials Needed

- Workbook for participants
- Copies of activities that can be filled in during class
- Calculators for each team

## Activities

- Making the Most of Your Munchies
- Matching Spending to Work

### Making the Most of Your Munchies

It can be helpful to put our snacking or shopping habits into perspective. When we have a commitment to change, then matching our consumption patterns to work can help us to choose moderation.

Have everyone pick their favorite form of exercise using the list presented in the workbook. Using the “Making the Most of Your Munchies” handout, have participants pick their favorite snack and identify the calorie count. Then, based on their favorite exercise, how much activity do they need to engage in to offset the calories in their snack? Have them try different snacks and different activities. Also, be sure to discuss the relative nutritive value of the various snacks and how this might influence their snack choices.

Remind participants that snacks can provide important nutrients if chosen wisely. As people age they often can’t eat very much at a single meal so healthful snacks allow them to get all of the nutrients they need while balancing calories with energy expenditure. This also is true of young children who can’t eat very much at one time and need healthful snacks between meals.

### Matching Spending to Work

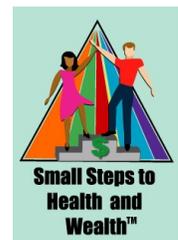
This activity is based on “Convert Consumption into Labor-Wealth” from the workbook. Participants should work in teams of two or three. Together they will determine how much they will have to work to make up for certain purchases. For example, if they are in sales, then what do they need to sell? We have included tax tables to help you to determine your tax rate for the worksheet.

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“Movement is a medicine for creating change in a person’s physical, emotional, and mental states.”

- Carol Welch

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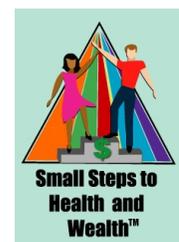


## Making the Most of Your Munchies Worksheet

List a few “temptation” foods, and their serving size and calorie count. Then, list the approximate time that it would take to burn off the calories, using the provided list of sample activities. A sample calculation is provided for a 154 lb person.

Food Item	Serving Size	Calorie Count	Approximate Time Required to Burn off Calories and Name of Activity
XYZ Brand Premium Ice Cream	1/2 Cup	230 Calories	1/2 hour of vigorous walking

Moderate Physical Activities	Calories Expended per hour for a 154 lb person *
Hiking	367
Light gardening/yard work	331
Dancing	331
Golf (walking and carrying clubs)	331
Bicycling (<10 mph)	294
Walking (3.5 mph)	279
Weight lifting (general light workout)	220
Stretching	184
Vigorous Physical Activity	
Running/jogging	588
Bicycling (>10 mph)	588
Swimming (slow freestyle laps)	514
Aerobics	478
Walking (4.5 mph)	464
Heavy yard work (e.g., chopping wood)	441
Weight lifting (vigorous effort)	441
* Source: The 2005 Dietary Guidelines Advisory Committee Report	



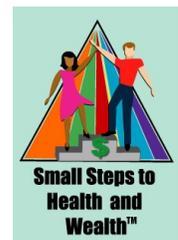
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## Matching Spending to Work Worksheet

This activity is based on “Convert Consumption into Labor-Wealth” from the workbook. Work in teams of two or three. Together, determine how much you will have to work to make up for certain purchases. For example, if you were in sales, then what would you need to sell? We have included tax tables to help you to determine your tax rate for the worksheet.

1	Name of item to be purchased	
2	Cost of item	\$
3	Before-tax (gross) weekly income	\$
4	Federal marginal tax rate (\$ annual gross income; tax filing status)	%
5	Federal income tax: Line 3 x Line 4	\$
6	After-tax (net) weekly income: Line 3 – Line 5	\$
7	Number of hours worked per week, including commuting time	hours
8	Dollar value of an hour worked: Line 6 ÷ Line 7	per hour
9	Number of work hours needed to buy item: Line 2 ÷ Line 8	hours

Items to be purchased	Amount
iPod	\$250
Furniture	\$1800
Fill in one of yours...	



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## Cases

**Jackie** is a single mother of two boys ages 10 and 13. Her gross (before-tax) income is \$2,760 per month or \$690 per week. She is in the 15% tax bracket; thus her weekly take home pay is \$586.50. She works 40 hours per week (5 days per week) and has a 24 minute commute each day that she works. She is thinking of beginning to exercise and thought she would like to have an iPod for that. She wants to get the fancy iPod for \$250 instead of the \$80 iPod. How many hours does she have to work for each?

*Answers:* To pay for the \$250 iPod, Jackie will have to work approximately 17 hours. To pay for the \$80 iPod, Jackie will have to work approximately 5 and 1/2 hours.

**Tasha and Marc** just got married and they are moving into a new apartment. They would like to get new furniture that will cost them \$1,800. Combined they make \$5400 per month which has them in the 15% tax bracket; thus their weekly take home pay is \$1,059. They both work 40 hours per week and make about the same salary. They share a commute of 20 minutes per day, 5 days per week. How many hours do they need to work to pay for the furniture they want, based on their combined incomes?

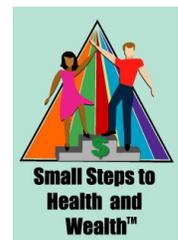
*Answers:* To pay for the furniture they want, Tasha and Marc, combined, would have to work approximately 136 hours.

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“A penny saved  
is a penny  
earned.”

- Benjamin  
Franklin

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## 2009 Federal Tax Rate Schedules

*Note: These tax rate schedules are provided so that you can compute your federal estimated income tax for 2009. To compute your actual income tax, please see the instructions for 2009 Form 1040, 1040A, or 1040EZ as appropriate when they are available.*

### Schedule X – Single

If taxable income is over–	But not over–	The tax is:
\$0	\$8,350	10% of the amount over \$0
\$8,350	\$33,950	\$835.00 plus 15% of the amount over \$8,350
\$33,950	\$82,250	\$4,675.00 plus 25% of the amount over \$33,950
\$82,250	\$171,550	\$16,750.00 plus 28% of the amount over \$82,250
\$171,550	\$372,950	\$41,754.00 plus 33% of the amount over \$171,550
\$372,950	no limit	\$108,216.00 plus 35% of the amount over \$372,950

### Schedule Y-1 – Married Filing Jointly or Qualifying Widow(er)

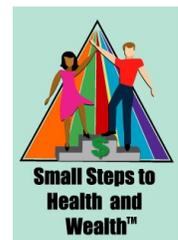
If taxable income is over–	But not over–	The tax is:
\$0	\$16,700	10% of the amount over \$0
\$16,700	\$67,900	\$1,670.00 plus 15% of the amount over \$16,700
\$67,900	\$137,050	\$9,350.00 plus 25% of the amount over \$67,900
\$137,050	\$208,850	\$26,637.50 plus 28% of the amount over \$137,050
\$208,850	\$372,950	\$46,741.50 plus 33% of the amount over \$208,850
\$372,950	no limit	\$100,894.50 plus 35% of the amount over \$372,950

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“The best measure of a man’s honesty isn’t his income tax return. It’s the zero adjust on his bathroom scale.”

- Arthur C. Clarke

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### Schedule Y-2 – Married Filing Separately

If taxable income is over–	But not over–	The tax is:
\$0	\$8,350	10% of the amount over \$0
\$8,350	\$33,950	\$835.00 plus 15% of the amount over \$8,350
\$33,950	\$68,525	\$4,675.00 plus 25% of the amount over \$33,950
\$68,525	\$104,425	\$13,318.75 plus 28% of the amount over \$68,525
\$104,425	\$186,475	\$23,370.75 plus 33% of the amount over \$104,425
\$186,475	no limit	\$50,447.25 plus 35% of the amount over \$186,475

### Schedule Z – Head of Household

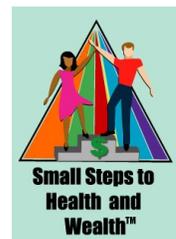
If taxable income is over–	But not over–	The tax is:
\$0	\$11,950	10% of the amount over \$0
\$11,950	\$45,500	\$1,195.00 plus 15% of the amount over \$11,950
\$45,500	\$117,450	\$6,227.50 plus 25% of the amount over \$45,500
\$117,450	\$190,200	\$24,215.00 plus 28% of the amount over \$117,450
\$190,200	\$372,950	\$44,585.00 plus 33% of the amount over \$190,200
\$372,950	no limit	\$104,892.50 plus 35% of the amount over \$372,950

Reviewed 25-NOV-2007

Form 1040 Instructions, page 87. Retrieved from URL:

<http://www.irs.gov/pub/irs-pdf/i1040.pdf>

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