

SMALL STEPS TO HEALTH AND WEALTH™

Convert Consumption into Labor

Instructor Guide Strategy 12



SSHW Materials Developed by: Rutgers, The State University of New Jersey
 Instructor Guide Developed by: University of Arizona Cooperative Extension

Objectives:

Participants will:

1. Learn how to convert their food consumption into physical activity as a strategy to improve their energy balance and to convert their spending by calculating the hourly net income needed to make purchases.
2. Use the knowledge gained to make decisions on food choices balanced with physical activity requirements and decisions on spending choices balanced with the required net hours of work for making a purchase.
3. Improve their health by making changes in energy balance over time and improve their finances by measuring changes in cash flow over time.

Glossary:

Calorie Salary: Banking increased physical activity to allow more calories to be eaten.

Calorie Burning: Calories used for various activities.

Estimated Time: 20 minutes (1:1 counseling) to 30 minutes (small group activity)

Activity Handout Needed: *Convert Consumption into Labor-Health and Convert Consumption into Labor-Wealth Worksheets.*

Introduction and Instructor Script:

The *Converting Consumption Into Labor* strategy is a useful tool to measure energy balance by including physical activity (labor) as a tool to offset calories eaten. The facilitator should emphasize to participants the importance of checking body weight assumptions with calorie expenditure charts because

heavier people will burn more calories than normal or underweight individuals. This could be a motivating factor to increase physical activity for greater benefit for some individuals. The three ways to improve energy balance – fewer calories eaten, increased physical activity or a combination of both – should be discussed. The financial example is similar with converting spending into labor by calculating the number of hours needed in after-tax earnings to buy something.

Instructions for the Activity:

Individual Counseling: Explain the concepts of energy balance, calorie salary, calorie burning and how to convert consumption into labor. The participant is encouraged to complete at least 3 examples from both worksheets.

Group Activity: Discuss the same terms as listed above and ask for additional ideas from participants on ways to increase calorie salaries. Additional discussion might include input from participants on the food items that are worth exercising for and the items to purchase that are worth working long hours.

Debriefing Questions:

Group Activity: What are the foods that are worth exercising for and those that are not? What are the items worth working long hours and those that are not?

Additional Resources:

Calories Expended in Common Physical Activities, Financial Marginal Tax Brackets found at: www.rce.rutgers.edu/money/taxinfo/, Wants and Needs Activity, and www.MyPyramid.gov.

“I don’t think anything is unrealistic if you believe you can do it.”

-Richard L. Evans



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Strategy 12—Worksheet

Health

List ten “temptation” foods, and their serving size and calorie count. Then list the approximate time that it would take to burn off the calories using calories expended in common physical activities. A sample calculation is provided.

Food Item	Serving Size	Calorie Count	Approximate Time Required to Burn Off the Calories and Name of Activity
XYZ Brand Premium Ice Cream	½ cup	230 calories	½ hour of vigorous walking

Wealth

Complete the following calculation for items that you wish to purchase to convert your consumption into labor. Use the 15% tax bracket for illustration purposes unless you know your federal marginal tax bracket.

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



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