

## SMALL STEPS TO HEALTH AND WEALTH™

### Live the Power of 10 Instructor Guide Strategy 16



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 use the number “10” in making small steps for health and wealth behavior changes.
2. Learn that the number “10” is easy to use and to remember in getting started with taking small steps that will make an impact overtime with improving their health and increasing their wealth.
3. Learn the power of “10” and the different forms can be a strong motivator in creating a desire to change behavior because they will realize the steps are small and will make a difference.

### Glossary:

**Power of 10:** The number “10” is used in expert recommendations for improving health (lose 10 pounds or take 10-minute walks) and increasing wealth (save 10% of gross income or reduce debt \$10 a day).

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

**Activity Handout Needed:** *The Power of 10: Healthy Practices and Grow Me the Money Worksheet*

### Introduction and Instructor Script:

The purpose of this strategy, *Live the Power of “10”*, is to illustrate how powerful the concept of the number “10” and the derivatives of 10 can be to motivating individuals to start to make small behavior changes to improve health and to increase wealth. This strategy increases the desire to change because the guidelines are small enough to start taking action and large enough to make an impact overtime.

### Instructions for the Activity:

**Individual Counseling:** Discuss examples of using the power of “10” for health and wealth improvement practices:

### Power of 10 Health

Improvement Practice		Example
Lose 10% weight	=	10% of 180lbs=18lbs
10 minute exercise	=	3 Xs day=30 minutes
Walk 10,000 steps	=	1 mile =2,000 stepsX5
100 Calories less/day	=	Lose 10lbs/1 year
Burn 100 calories/day	=	Lose 10lbs/1 year

### Power of 10 Wealth

Improvement Practice		Example
Reduce spending \$1.00/day	=	\$365 savings/year
Save 10% of income/week	=	\$3,000 savings/ \$30,000 income
Add \$1.00/day to debts	=	\$30/month debt reduction
Save \$10/month	=	\$120 savings/year
Add \$1.00/laundry loads	=	\$240 savings/ year/20 loads/mth

The individual participant will complete *The Power of 10: Health Practices Worksheet* by listing three ways to use this strategy to improve health practices. The financial worksheet, *Grow Me the Money*, will be completed by the individual after determining a reasonable amount of savings to set aside each month, the time frame, and the expected rate of return on savings. This activity uses the concept of compounding annual interest.

**Group Activity:** Discuss examples listed above and ask the participants for additional ideas for using the Power of “10” to improve their health and increase their wealth.

### Debriefing Questions:

Keep in mind the more people know about weight loss and financial planning, the more motivated they will be to make changes. What are some ways to get people to appreciate the difference that small steps can make so they will want to make the changes?

### Additional Resources:

*How to Save \$1,000 or More a Year*, Rutgers Cooperative Extension Fact Sheet 539, Available at: [www.rce.rutgers.edu/pubs](http://www.rce.rutgers.edu/pubs).

“The mode in which the inevitable comes to pass is through effort.”

-Oliver Wendell Holmes



## Live the Power of 10

### Strategy 16—Healthy Practices and Grow Me the Money Worksheet

List some ways to use *The Power of 10* to improve your health practices. Two samples are provided.

Healthy Strategy	Description
Burn off an additional 100 calories per day	Burn off 100 calories daily on a treadmill instead of doing no exercise
Eat 100 fewer calories per day	Eat one less slice of bread per day



**Live the Power of 10**  
 Strategy 16—Grow Me the Money Worksheet

Use the table below to see how much you can save over time. Study the table and answer the questions.

Accumulations Possible By Saving \$10 per Month at Various Interest Rates and Time Periods							
Year	4%	5%	6%	7%	8%	9%	10%
1	\$ 122	\$ 123	\$ 124	\$ 125	\$ 125	\$ 126	\$ 127
2	249	253	256	258	261	264	267
3	382	389	395	402	408	415	421
4	520	532	544	555	567	580	592
5	663	683	701	720	740	760	781
10	1,472	1,559	1,647	1,741	1,842	1,950	2,066
15	2,461	2,684	2,923	3,188	3,483	3,812	4,179
20	3,668	4,128	4,644	5,240	5,929	6,729	7,657
25	5,152	5,980	6,965	8,148	9,574	11,295	13,379
30	6,940	8,357	10,095	12,271	15,003	18,445	22,793

Source: *How to Save \$1,000 or More a Year*, Rutgers Cooperative Extension Fact Sheet 539. Available at [www.rce.rutgers.edu/pubs](http://www.rce.rutgers.edu/pubs).

Find the intersection of the interest rate you expect to earn and the time frame needed to reach your financial goal. For example, if you save \$10 a month at 5 percent interest over 10 years, you'll have \$1,559. If you can save \$30 a month, multiply \$1,559 times three and you will have \$4,677 in savings.

How much can you set aside each month? \$ \_\_\_\_\_

What is your investment time frame? \_\_\_\_\_ years

What rate of return do you expect to receive? \_\_\_\_\_%

How much money will you have saved in the future? \$ \_\_\_\_\_



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**This information has been reviewed by University faculty.**  
**[cals.arizona.edu/pubs/consumer/az1500p.pdf](http://cals.arizona.edu/pubs/consumer/az1500p.pdf)**

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