

SMALL STEPS TO HEALTH AND WEALTH™

Take Calculated Risks and Conquer Your Fears

Instructor Guide Strategy 17



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 that making health and wealth changes requires moving from a comfort zone to take action steps that can be different, challenging and involve some risk.
2. Learn that to increase the odds of success requires researching risk-taking behaviors, developing and implementing an action plan, remaining focused on the goal and addressing obstacles along the way.
3. Learn that success comes from taking calculated risks in achieving goals or learning from set backs.
4. Learn about fear as a common roadblock to risk-taking and fear that is simply False Evidences Appearing as Real (irrational roadblocks).

Glossary:

Risk, Risk-taking: Exposure to possible loss or injury.

Calculated risk: A vision of where you want to be and a plan to get there.

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

Activity Handout Needed: *Health and Wealth Risk-Taking Worksheet*

Introduction and Instructor Script:

The purpose of this strategy, *Take Calculated Risks and Conquer Your Fears*, is to recognize that everything people do in life requires some type of risk. We are constantly weighing the pros and cons of various actions and decision. However, not all risks are the same. We will make calculated risks when we have a vision of where we want to be and a plan to get there. A common roadblock to risk-taking is fear, such as fear of failure, fear of rejection, fear of pain, fear of loss, fear of getting started or fear of reactions by others.

Instructions for the Activity:

Individual Counseling: Discuss the examples of fears related to health and wealth behaviors:

Health Risk-Taking Fears

Fear of Examples:

- Lost friendships by not smoking or drinking with friends
- Health screening exam indicating presence of disease
- Having a heart attack while exercising
- Being successful (e.g., weight loss) and then relapsing
- Changing diet and selecting the wrong foods

Wealth Risk-Taking Fears

Fear of Examples:

- Investing in stocks or mutual funds and losing money
- Choosing wrong investments for IRAS, 401(k)s, etc.
- Not knowing enough to make to make wise investment decisions
- Discussing feelings about money issues & finances with family
- Acknowledging negative cash flow by preparing a spending plan

The individual participant will complete *Health and Wealth Risk-Taking Worksheet* by answering the six questions on the worksheet.

Group Activity: Discuss the examples listed above and ask participants for additional ideas for examples of fear associated with health and wealth risk avoidance.

Debriefing Questions:

Describe role models for successful health and wealth behavior changes and what you can do to copy their practices.

Additional Resources:

Your Disease Risk Web site @ www.yourdiseaserisk.harvard.edu/, *Financial Fitness Quiz* and *Investment Risk Tolerance Quiz* @ www.rce.rutgers.edu/money2000.

“Always do what you are afraid to do.”
 – Ralph Waldo Emerson



Take Calculated Risks and Conquer Your Fears
 Strategy 17—Health and Wealth Risk-Taking Worksheet

Use the *Health and Wealth Risk-Taking Worksheet*, below, to identify calculated risks and fears:

Question	Health Goal	Wealth Goal
State your goals in one short sentence.		
List up to three calculated risks that could help you achieve your goals.		
What will happen if you take a risk to achieve your goals?		
What will happen if you don't take a risk to achieve your goals?		
What are your fears about taking a risk to achieve your goals?		
How can you overcome your fears?		



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