

SMALL STEPS TO HEALTH AND WEALTH™

Weigh the Costs and Benefits of Changing

Instructor Guide Strategy 19



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 the cost benefit analysis can be a motivational tool whether or not to take action to improve health and/or increase wealth.
2. Learn that decisional balance can be visualized as a scale, with the negative aspects of change (costs) on one side and the positives of changing (benefits) on the other.
3. Learn that decisions to change behaviors affect not only the person making the change, but others with whom they interact.

Glossary:

Cost-Benefit Analysis: Taking the costs (expenses) of doing something and weighing them against the expected benefits. This tool is used to decide whether or not to make a change.

Decisional Balance: Weighing the pros (advantages of changing behavior) and the cons (negative aspects of changing behaviors).

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

Activity Handout Needed: *Weigh the Costs and Benefits of Changing Worksheets: Decision Balance-Health and Decision Balance-Wealth*

Introduction and Instructor Script:

The purpose of this strategy, *Weigh The Costs and Benefits of Changing*, is to illustrate using strategies from the business world (cost-benefit analysis) and strategies from the social science field (decisional balance) to help make decisions for behavior change to improve health and to increase wealth. This strategy refers to the Transtheoretical Model discussed in behavioral change strategy # 4, *Commit to Making a Change*. The 5 stages of change are: pre-contemplation, contemplation, preparation, action and maintenance.

Instructions for the Activity:

Individual Counseling: Discuss with the participant the importance of considering the following when listing the pros and cons of making a change: consequences of making a change to oneself and other people and reactions of oneself and others to a change. Discusses examples of advantages to:

Improve Health

| Advantages | Activity |
|-------------------------------------------------------|------------------|
| Improved health and reduce risk heart disease, cancer | quitting smoking |
| Saving money that was spent on unhealthy habit | quitting smoking |
| Clothing will fit better | losing 15 lbs |
| More energy | weight loss |

Improve Wealth

| Advantages | Activity |
|---------------------------------------------------------------|--------------------|
| Increased financial security for emergencies | broken car |
| Increased financial security in later life | retirement savings |
| End of contact from creditors | less stress |
| Improvements in health status due to improvements in finances | less stress |

The individual participant will complete each section of each worksheet to clarify their thoughts and feelings. Are the costs of making a change worth it?

Group Activity: Discuss the examples listed above and ask the participants for more examples of weighing the advantages to improve health and increase wealth.

Debriefing Questions:

Are the costs of making a change worth it? Participants complete both worksheets.

Additional Resources:

Transtheoretical Model discussed in behavioral change strategy # 4.

“It is not because things are difficult that we do not dare; it is because we do not dare that they are difficult.”

- Seneca



Weigh the Costs and Benefits of Changing

Strategy 19—Weigh the Costs and Benefits of Change Worksheets

Are the costs of making a change worth it? Use the *Decisional Balance-Health* and *Decisional Balance-Wealth* Worksheets, below, to weigh the pros and cons of taking action to improve your health and finances. Complete each section of each worksheet to clarify your thoughts and feelings.

Decisional Balance-Health

Proposed Behavior Change: _____

| | Changing Behavior | Not Changing Behavior |
|------------------|-------------------|-----------------------|
| Benefits. | | |
| Costs | | |

Decisional Balance-Wealth

Proposed Behavior Change: _____

| | Changing Behavior | Not Changing Behavior |
|------------------|-------------------|-----------------------|
| Benefits. | | |
| Costs | | |



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