

SMALL STEPS TO HEALTH AND WEALTH™

Kick it up a Notch

Instructor Guide Strategy 21



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 by taking steps to gradually increase health and wealth behaviors, it will make a big difference in the results that are achieved.
2. Learn how to get started by following experts' recommendations or doing more of positive behaviors (e.g. physical activity, saving money).
3. Learn about tools to use to increase health and wealth behaviors.

Glossary:

Kick it up a Notch: Increasing current healthy behaviors that are currently being performed (or not being performed) in order to make them better.

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

Activity Handout Needed: *Kick it up a Notch Health & Wealth Worksheets*

Introduction and Instructor Script:

The purpose of this strategy, *Kick it up a Notch*, is to show how simply increasing current positive behaviors will make the behaviors better. This strategy is illustrated by Chef Emeril Lagasse with the Food Network on cable television. Emeril has developed a blend of spices that he calls, "Essence", and he references "kicking it up a notch" by adding a pinch or two to a recipe. The same principle is applied to kicking it up a notch with health and wealth behaviors.

Instructions for the Activity:

Individual Counseling: Discuss the examples of kicking it up a notch with the health and wealth examples listed below:

Kick it up a Notch – Health

Current Behavior	Increase
Exercising 20 minutes/day	30-40 minutes/day
20% Boost Program (5,900 week 1 to 7,080 week 2 to 8,495 week 3, etc) (5,900 X 1.2, 7,080 X 1.2, 8,495 X 1.20 =10,000+steps)	20%/week–10,000 steps

Kick it up a Notch – Wealth

Current Behavior	Increase
Saving 3% of pay in 401(k)	4 or 5%
Power Pay Debt Payments	minimum payment
Emergency Savings	savings=3-6 months
Extra mortgage payment	+ 1/12 of mthly pymt/mth

The participant will complete the *Kick It Up a Notch Health and Wealth Worksheets* by identifying their current behavior level and how they might kick it up four notches and setting a target date for the change.

Group Activity: Discuss the examples listed above and ask the participants to share other ways to kick it up a notch to improve health and wealth behaviors.

Debriefing Questions:

How might a pedometer be used to increase health behaviors?
 How could a net worth statement (assets-debts) be used towards increasing wealth by 5 to 10% annually?

Additional Resources:

America's Walking Web site @ www.pbs.org/americaswalking/health/health20percentboost.html; Utah State University Cooperative Extension Power Pay Web site @ www.powerpay.org; Ballpark Estimate worksheet @ www.asec.org; free credit report @ www.annualcreditreport.com; more ideas to improve health @ www.njhcqi.org/howyourhealth.htm and www.everydaychoices.org; and ideas to improve finances @ www.rce.rutgers.edu/money/ffquiz.

"If you have a great ambition, take as big a step as possible in the direction of fulfilling it. The step may only be a tiny one, but trust that it might be the largest one possible for now."

–Mildred McAfee



Kick it up a Notch
Strategy 21—Health Practices Worksheet

Use the *Kick It Up a Notch-Health* and *Kick It Up a Notch-Wealth Worksheets*, below, to make plans to change by describing each “notch” of behavior change (e.g., saving 2%, 3%, 4%, 5%, and 6% of pay) and your expected date to “kick it up” to a higher level.

Health

Behavior Change Level	Description of Behavior Change	Target Date to Change
Current Behavior		
One Notch Higher		
Two Notches Higher		
Three Notches Higher		
Four Notches Higher		

Wealth

Behavior Change Level	Description of Behavior Change	Target Date to Change
Current Behavior		
One Notch Higher		
Two Notches Higher		
Three Notches Higher		
Four Notches Higher		



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