

## SMALL STEPS TO HEALTH AND WEALTH™

### Control Your Environment

#### Instructor Guide Strategy 22



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 ways (through avoidance, reminders, warning signs and rearrangement) to adjust their environment to create a more positive atmosphere to improve health and to increase wealth.
2. Learn that by removing cues to engage in unhealthy practices and adding prompts to perform recommended ones they will improve health and increase wealth.
3. Learn that avoidance is an effective self-control measure to prevent a negative health or wealth behavior from starting.

### Glossary:

**Stimulus Control:** Research term for healthy environmental changes used in studies relating to the behavior change process.

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

**Activity Handout Needed:** *Stimulus Control: Health and Wealth Worksheet*

### Introduction and Instructor Script:

The purpose of this strategy, *Control Your Environment*, is to recognize environmental conditions can have a strong influence on individual behavior. By avoiding or changing situations (e.g. overeating or over-spending) can lead to a positive outcome rather than an unwanted action. Another environmental-control strategy is to break a series or chain of potential events before they get out of control. Restrictors are another strategy to avoid overindulging in poor health and financial practices.

### Instructions for the Activity:

**Individual Counseling:** Discuss the examples of restrictions with health and wealth listed below:

“While we cannot always control our situations and circumstances, we can always control our response and our attitude. Therein lies the ultimate human freedom.”

– Viktor Franklin

#### Restrictions - Health

- Limiting calories to no more than 2000 calories per day
- Avoiding restaurants with “all you can eat” buffets
- Selecting “light” menu options at restaurants
- Eating no more than one sweet treat per day
- Limiting television viewing to two hours per day

#### Restrictions - Wealth

- Carrying a \$1,000 credit card balance on revolving credit
- Spending no more than \$750 on holiday gifts and parties
- Buying a “new used car” rather than a new car
- Charging no more than \$100/month on new purchases
- Payroll deduction add 5% of gross income to 401 (k)

The individual participant will complete the *Stimulus Control: Health and Wealth Worksheet* and map out a strategy to change their environment for the better by identifying resources, challenges, and personal “restrictors.”

**Group Activity:** Discuss the examples listed above and ask the participants to identify the biggest negative health and wealth influences in their lives. Examples of reminders and warning signs are shared with participants for health (timer set to ring after two hours of television) and for wealth (*Credit Card Sleeve*).

### Debriefing Questions:

What are examples of breaking a series of events or a chain early before it becomes a habit?

### Additional Resources:

*Credit Card Sleeve* from Institute of Consumer Financial Education @ [www.financial-education-icfe.org](http://www.financial-education-icfe.org), *ATM/Credit Card/Cash Tracker* from Rutgers Cooperative Extension @ [www.rce.rutgers.edu/moneu/default.asp#resources](http://www.rce.rutgers.edu/moneu/default.asp#resources).

**Control Your Environment**  
Strategy 22—Stimulus Control Worksheet

Are you willing to make changes in your environment to improve your health and increase your wealth? Use the *Stimulus Control: Health and Wealth Worksheet*, below, to map out a strategy to change your environment for the better by identifying resources, challenges, and personal “restrictors.”

<b>Question</b>	<b>Health Goal</b>	<b>Wealth Goal</b>
What are some <i>healthy</i> aspects of your current environment?		
What are some <i>unhealthy</i> aspects of your current environment?		
What unhealthy environments can you simply avoid? How?		
What are some reminders or cues that you can use to control your behavior?		
How can you rearrange things in your life to enhance healthy behaviors?		
What are your “restrictors” on poor health and personal finance behaviors?		
How can you anticipate difficult situations in advance?		



**THE UNIVERSITY OF ARIZONA  
COLLEGE OF AGRICULTURE AND LIFE SCIENCES  
TUCSON, ARIZONA 85721**

**LINDA BLOCK, MS, AFC**  
*Associate Agent*

**CONTACT:**  
**LINDA BLOCK**  
**lblock@cals.arizona.edu**

This information has been reviewed by University faculty.  
[cals.arizona.edu/pubs/consumer/az1500v.pdf](http://cals.arizona.edu/pubs/consumer/az1500v.pdf)

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