

Lesson 3: Your Frames of Reference

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Topics to be Covered

“Luck is what happens when preparation meets opportunity.”

–Darrell Royal

Health Strategies

- ⇒ Activity Goals
- ⇒ Caloric Goals
- ⇒ Food Measurement Aid

Wealth Strategies

- ⇒ Step Down Your Spending
- ⇒ Step Up Your Revenue
- ⇒ Step Up Your Savings

Objectives

Learning Objectives

- Participants will learn national recommended guidelines for physical activity and caloric requirements.
- Participants will learn small steps to step down spending and increase revenue.

Behavioral Objectives

- Participants will be able to identify national recommended guidelines for physical activity and caloric requirements.
- Participants will be able to identify strategies for stepping down their spending and stepping up their revenue and savings.

Materials Needed

- ♦ PowerPoint Presentation “Frames of Reference” (Included)
- ♦ Computer and Projector (for *optional* PowerPoint Presentation)

Background Information

Although we may know that we want to be healthier, sometimes it can be difficult to know where to start. We need to evaluate our priorities and preferences to determine what will work best for us. We should set realistic goals and take small steps towards reaching our goals. However, we may not know a good frame of reference to guide our behaviors. In this case, it can be very helpful to know some of the accepted guidelines and recommendations. Keep in mind that these are national recommendations and your individual circumstances may vary. Always communicate with your health care provider about your individual activity and caloric requirements. Also discuss your personal financial situation with a financial professional for information that is best suited to your needs.



Health Strategies

ACTIVITY GOALS

According to the Centers for Disease Control and Prevention (2011),

If you are 65+ with no limiting health conditions AND are generally fit, you should participate in:

2 hours and 30 minutes of *moderate aerobic activity* (i.e. brisk walking) OR 1 hour and 15 minutes of *vigorous aerobic activity* (i.e. jogging or running) every week

AND *muscle-strengthening* activities on 2 or more days a week (that work all major muscle groups)

BUT, this can be broken down into smaller chunks of at least 10 minutes. To fulfill this, you can do:

Two (2) 15 minute walks Monday – Friday AND lift light weights on Saturday and Sunday

OR go jogging for 15 minutes Monday – Friday AND lift weights on Saturday and Sunday

Keep in mind there are many different types of exercise that are available and that you can be physically active while not taking time out of your daily tasks (walking the dog, walking to the store around the corner instead of driving, or taking the stairs instead of the elevator).

CALORIC GOALS

It is important to know where you stand in terms of caloric requirements to ensure that you are getting adequate nutrition. According to the U.S. Department of Health and Human Services (2005), the dietary guidelines for adults 51 years of age or older are as follows:

<u><i>Sedentary Women</i></u> about 1,600 calories/day	<u><i>Sedentary Men</i></u> about 2,000 calories/day
<u><i>Moderately-Active Women</i></u> about 1,800 calories/day	<u><i>Moderately-Active Men</i></u> about 2,200 – 2,400 calories/day
<u><i>Active Women</i></u> about 2,000 – 2,200 calories/day	<u><i>Active Men</i></u> about 2,400 – 2,800 calories/day

For an average 1,800 calorie diet, older adults should consume:

2 ½ cups of vegetables

1 ½ cups of fruits

6 ounces of grains

5 ounces of protein foods, AND

3 cups of dairy EVERY DAY

Source: Bobroff, 2010

Health Strategies (continued)

It is important to note that physical activity plays an important role in your caloric requirements. In general, the more physically active you are, the more calories you need to sustain your body and provide energy. Also keep in mind the amount of calories in each food you are eating. It is much better to consume calories from a diverse source of healthy foods in each of the food groups than to only eat a few high-calorie and less healthy foods.

FOOD MEASUREMENT AID

Although we may abstractly know how many calories we need to consume, it can be very difficult to translate that into the actual food we eat.

It is important to keep portion sizes in mind.

Portion sizes are important when making sure that we are consuming the right amount from each food group. Below is a chart that provides frames of reference for portion size.

Instructor note: Instructor's can bring items to represent portion size.

1 cup =		Baseball
¾ cup =		Tennis Ball
½ cup =		Computer Mouse
¼ cup =		Egg
3 oz. =		Deck of Cards
2 tablespoons =		Ping Pong Ball

Source: Snack Sense

Wealth Strategies

While general budgeting guidelines exist, the amount spent on groceries, transportation, housing costs, or even health care expenses often varies from individual to individual. The following strategies may help you step down your spending, step up your revenue, and step up your savings.

STEP DOWN YOUR SPENDING

There are many ways to step down your spending, such as shopping around to ensure that you obtain the best price for an item and using coupons or taking advantage of discounts when available, including senior discounts.

- ✓ In terms of buying simple but important goods, you can do an Internet search or call different stores for the price of their product.
- ✓ If you happen to need a new refrigerator, don't just go to the store next door. Call around, visit different stores, or do your research online to compare prices and options.
- ✓ Consult an expert when buying complex services, such as insurance coverage or investments. Make sure whomever you consult is aware of your priorities.
- ✓ In order to cut back on expenses, you have to be an active participant in your spending. Although it may take more effort, the amount of money you may save in the long run can be very helpful.

STEP UP YOUR REVENUE

Increasing your assets or income is also important.

- ✓ Perhaps you are interested in starting your own business or want to work part-time.
- ✓ Your current hobbies could generate income, such as selling scarves you enjoy knitting or being the neighborhood dog walker/sitter.
- ✓ Consult with your tax professional to discuss potential tax ramifications for this new revenue source.

Wealth Strategies (continued)

STEP UP YOUR SAVINGS

Saving money is also an important mechanism in increasing your assets. Do not underestimate the power of taking small steps. Saving just \$5 a week may seem insignificant, but over a month that can add up to \$20, in 6 months it can be \$120, and in just one year you can be \$260 richer. The point is to save what you don't spend. Know your priorities and be flexible. It is always important to plan for the future because we have no idea what it may bring. Also, given increased longevity, retirement income may need to last for more years.

Take Home Messages

National dietary and physical activity guidelines can help you set personal goals.

Take small steps to improve your personal financial situation by stepping down your spending and stepping up your revenue and savings.

Optional Activities

YOU WILL NEED

- ◆ *MyPlate for Older Adults* Handout
- ◆ *5-Day Meal Plan* Handout
- ◆ *The Small Steps to Health and Wealth™ Tracker* Handout

INSTRUCTIONS

1. Distribute handouts to participants
2. Facilitate discussion about dietary guidelines for older adults
3. Encourage participants to use the tracker for one week

DISCUSSION PROMPTS

- Do you feel as though you currently meet these dietary guidelines?
- Do you feel that this meal plan is appropriate and feasible?
- What challenges do you face in order to meet these dietary guidelines?
- What small steps can you take to reach these dietary guidelines?

Handouts

MyPlate for Older Adults Handout

Retrieved from: http://fyics.ifas.ufl.edu/Extension/HNFS/MyPlate/MyPlate/MyPlate_for_Older_Adults_Back.pdf

5-Day Meal Plan: 1800 Calories Handout

Retrieved from: <http://www.nutrition411.com/component/k2/item/206-5-day-meal-plan-1800-calories>

The Small Steps to Health and Wealth™ Tracker

References

Bobroff, L.B. (2010). *MyPlate for Older Adults* (FCS8993). Gainesville: University of Florida, Institute of Food and Agricultural Sciences. Retrieved February 20, 2013, from: http://fyics.ifas.ufl.edu/Extension/HNFS/MyPlate/MyPlate/MyPlate_for_Older_Adults_Back.pdf

Centers for Disease Control and Prevention. (2011). How much physical activity do older adults need? Retrieved from: <http://www.cdc.gov/physicalactivity/everyone/guidelines/olderadults.html>

Nutrition 411. (2012). 5-Day Meal Plan: 1800 Calories. Retrieved from: <http://www.nutrition411.com/component/k2/item/206-5-day-meal-plan-1800-calories>

Snack Sense. (n.d.). Portion Control. Retrieved from: <http://www.snacksense.com/healthy-snacking/portion-control>

ENAFS Healthy Living Program

Module 10: Small Steps to Health and Wealth™ for Older Adults

Lesson 1: Living Well on a Shoestring

Lesson 2: Understanding Labels

Lesson 3: Your Frames of Reference

Lesson 4: Stretching Your Body and Your Mind

Lesson 5: Avoiding Fraud and Scams

Lesson 6: Taking the Driver's Seat

Lesson 7: Staying Awake: Be Active! Be Engaged! Be Aware!

We're on the Web!

<http://fyics.ifas.ufl.edu/enafs>

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VEGETABLES

Vary your veggies

Eat more dark-green veggies, like broccoli, salad greens, and cooked greens.

Eat more orange vegetables, such as carrots and sweet potatoes.

Eat more dried beans and peas, like pinto, black, or kidney beans, and lentils.

FRUITS

Focus on fruits

Eat a variety of fruits, like bananas, berries, grapes, and oranges.

Choose fresh, frozen, canned, or dried fruit.

Eat fruit rather than drinking juice for most of your fruit choices.

GRAINS

Make half your grains whole

Eat at least 3 oz. of whole-grain cereals, breads, rice, crackers, or pasta every day.

1 oz. is about 1 slice of bread, 1 cup of cold breakfast cereal, or ½ cup of cooked cereal, rice, or pasta.

Eat cereals fortified with vitamin B₁₂.

PROTEIN FOODS

Go lean with protein

Choose low-fat or lean meats and poultry.

Bake, broil, or grill.

Vary your protein sources. Include eggs, dried beans, tofu, fish, nuts, and seeds.

DAIRY

Get your calcium-rich foods

Choose low-fat or fat-free milk, yogurt, and other milk products.

If you don't or can't consume milk, choose lactose-free products or other calcium sources, such as fortified foods and beverages.

For an 1,800-calorie diet, you need the amounts below from each food group. To find the amounts that are right for you, go to ChooseMyPlate.gov.

Eat 2½ cups every day

Eat 1½ cups every day

Eat 6 oz. every day

Eat 5 oz. every day

Eat 3 cups every day

Eat Right

- Choose foods rich in fiber to help keep you regular.
- Drink plenty of fluids to stay hydrated.
- Limit sweets to decrease empty calories.
- Get your oils from fish, nuts, and liquid oils such as canola, olive, corn or soybean oils.
- Choose and prepare foods with less salt or sodium.
- Talk to your doctor or pharmacist about supplements you are taking.

Be Active

- Go for a walk.
- Play with your grandchildren and/or a pet.
- Work in your yard or garden.
- Take an exercise or dance class at a community center or gym.
- Share a fun activity with a friend or family member.
- Remember: all activity adds up! You don't have to do it all at once.

Enjoy Life: Spend time with caring people doing things you enjoy.



5-Day Meal Plan: 1,800 Calories

Day 1

Meal	Menu
Breakfast	<ul style="list-style-type: none"> • 1 cup (C) cantaloupe cubes • 1 C 2% cottage cheese • 6 whole-wheat crackers • Calorie-free beverage of choice
Lunch	<ul style="list-style-type: none"> • Peanut butter & jelly sandwich (2 slices wheat bread with 2 tablespoons (Tbsp) natural, chunky peanut butter & 1 Tbsp all-fruit spread) • 1 large apple • Calorie-free beverage of choice
Dinner	<ul style="list-style-type: none"> • 5 ounces (oz) broiled or grilled boneless chicken breast • 5" baked sweet potato topped with 1 Tbsp butter • Salad (2 C tossed field greens, topped with 2 Tbsp pumpkin seeds, 3 chopped green olives, & ¼ C grated carrots, & ¼ C sun-dried tomatoes), drizzled with 2 Tbsp fat-free vinaigrette dressing • Calorie-free beverage of choice
Snack	<ul style="list-style-type: none"> • 8 oz low-fat yogurt, favorite flavor, topped with 1 Tbsp wheat germ & 1 Tbsp chocolate syrup • Calorie-free beverage of choice

Day 2

Meal	Menu
Breakfast	<ul style="list-style-type: none"> • Scrambled eggs (½ C egg whites with 1 Tbsp shredded cheddar cheese & 2 Tbsp salsa, prepared using cooking spray) • 1 slice toasted rye bread, topped with 1 teaspoon (tsp) soft margarine • 8 fluid (fl) oz skim milk
Lunch	<ul style="list-style-type: none"> • Turkey sandwich (2 slices light wheat bread with 3 slices roasted turkey breast [1 oz each], 1-oz slice low-fat Swiss cheese, 2 lettuce leaves, 2 slices medium tomato, & 2 tsp deli mustard) • 1 serving baked tortilla chips • 1 medium pear • Calorie-free beverage of choice
Dinner	<ul style="list-style-type: none"> • 5 oz grilled salmon • 1 C seasoned brown rice, prepared with 1 tsp olive oil • 1 C cooked summer squash, topped with 1 tsp soft margarine • 1 C watermelon cubes • Calorie-free beverage of choice
Snack	<ul style="list-style-type: none"> • 1 C low-fat frozen yogurt, topped with 1 Tbsp chocolate syrup • Calorie-free beverage of choice



Day 3

Meal	Menu
Breakfast	<ul style="list-style-type: none"> • 1½ C cooked kasha, topped with 2 Tbsp slivered almonds & ½ C fresh, sliced strawberries • 6 fl oz skim milk, added to kasha and/or consumed as a beverage • Calorie-free beverage of choice
Lunch	<ul style="list-style-type: none"> • Pasta salad (1½ C cooked enriched pasta [cooled], tossed with 2 diced plum tomatoes, 5 large sliced mushrooms, ½ C chopped red or yellow bell peppers, 2 Tbsp chopped, fresh scallions, 3 sliced jumbo black olives, 2 oz crumbled soft goat cheese, & 1 tsp olive oil) • 1 C canned pineapple chunks, drained • Calorie-free beverage of choice
Dinner	<ul style="list-style-type: none"> • Burger (1 black-bean burger on a reduced-calorie hamburger bun, topped with 1 slice Swiss cheese & 1 Tbsp low-sodium barbecue sauce) • Spinach salad (1½ C baby spinach, tossed with ½ C fresh mandarin orange slices), drizzled with 1 Tbsp chunky blue-cheese dressing • 1 serving gelatin dessert, favorite flavor, topped with 2 Tbsp light whipped topping • Calorie-free beverage of choice
Snack	<ul style="list-style-type: none"> • ¾ oz or about 20 large dry-roasted, unsalted peanuts • Calorie-free beverage of choice

Day 4

Meal	Menu
Breakfast	<ul style="list-style-type: none"> • 1 C bran flakes or similar cold, dry cereal, topped with 2 Tbsp chopped walnuts & ½ C fresh blueberries • 8 fl oz skim milk • Calorie-free beverage of choice
Lunch	<ul style="list-style-type: none"> • 1 small (4") wheat pita bread, served with ½ C hummus • 6 oz low-fat yogurt, favorite flavor • 1 fat-free raisin granola bar • 1 medium peach • Calorie-free beverage of choice
Dinner	<ul style="list-style-type: none"> • 5 oz center-cut pork chop, broiled or grilled • ¾ C cooked black beans, seasoned to taste • 1 medium baked potato (with skin), topped with 1 tsp soft margarine, 1 Tbsp reduced-fat sour cream, & 2 Tbsp fresh • 1 C cooked, drained turnip greens, topped with 1 tsp soft margarine • Calorie-free beverage of choice
Snack	<ul style="list-style-type: none"> • 4 reduced-fat chocolate-chip cookies • 6 fl oz orange or apple juice (100% juice)



Day 5

Meal	Menu
Breakfast	<ul style="list-style-type: none"> • 1¼ C oatmeal (cooked in 8 fl oz skim milk), topped with 2 Tbsp golden seedless raisins, 2 Tbsp unsweetened dried coconut, & 2 Tbsp chopped pecans • 1 large hard-boiled egg, seasoned as desired • Calorie-free beverage of choice
Lunch	<ul style="list-style-type: none"> • Tuna salad (mix 5-oz water-packed tuna with 2 Tbsp chopped white onion, 1 Tbsp light mayonnaise, & 1 Tbsp Dijon mustard; arrange 1 C shredded lettuce & 3 slices medium tomato on plate; top with tuna mixture) • 10 unsalted, dry-roasted whole almonds • 1 medium orange • Calorie-free beverage of choice
Dinner	<ul style="list-style-type: none"> • 8 large shrimp, grilled • 1 C steamed broccoli florets, topped with 1 tsp butter • 1½ C wild rice, prepared with 1 Tbsp olive oil • ¾ C fruit sorbet, favorite flavor • Calorie-free beverage of choice
Snack	<ul style="list-style-type: none"> • 10 large baby carrots, served with 2 Tbsp fat-free ranch dressing for dipping • 1 part-skim mozzarella string cheese snack • 8 fl oz canned vegetable juice, low sodium

Adapted from Nutrition 411. (2012). 5-Day Meal Plan: 1800 Calories. Retrieved from: <http://www.nutrition411.com/component/k2/item/206-5-day-meal-plan-1800-calories>

The Small Steps to Health and Wealth™ Tracker



Instructions: Set and track your daily goals. A few sample activities are provided below.

Daily Activity	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1. Drank water or unsweetened beverages instead of sugar sweetened beverages							
2. Ate lunch prepared at home instead of at deli or restaurant							
3. Saved a \$1 bill (or more) and/or loose change in a can or jar							
4.							
5.							
6.							
7.							
8.							
9.							
10.							

Lesson 3 – Your Frames of Reference

Leader’s Guide Class Outline – 30 minutes

Time	Activity/Topic	Materials
2 min. 00:00-00:02	Quote: Use the quote as an icebreaker. Read the quote. Introduction: Introduce the topic	Slides 1-2
7 min. 00:02-00:09	Health strategies Activity goals, caloric goals, average 1,800 calorie diet, and food measurement	Slides 3-7
5 min. 00:09-00:14	Wealth strategies Step down your spending, step up your revenue, and step up your savings	Slides 8-11
1 min. 00:14-00:15	Take home messages	Slides 12 - 13
10 min. 00:15-00:25	Activities MyPlate for Older Adults Handout 5–Day Meal Plan Handout The Small Steps to Health and Wealth™ Tracker Handout	Slide 14
5 min 00:25-00:30	Questions: Answer any remaining questions	Slide 15



EVALUATION

Thank you for being a part of this lesson. We hope you enjoyed yourself!
Please help us do a better job of serving you by completing this evaluation.

1. How much did you learn from this lesson? Please check only one:

- ☐ Very little
- ☐ Some
- ☐ A lot

2. Do you plan on making changes as a result of participating in this lesson?

- ☐ Yes
- ☐ No

3. If you answered “yes,” please tell us what you plan to do. Check all that apply!

- ☐ I plan to use one of the strategies from this lesson to change a health-related behavior. I plan to _____
- ☐ I plan to use one of the strategies from this lesson to change a personal finance behavior. I plan to _____
- ☐ I plan to share information I learned today with a family member or friend.

4. Comments:

Thank you for completing this form! We look forward to seeing you at our other ENAFS programs!