



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

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Deskercise!

Use a stapler or filled water bottle as an improvised “barbell.” Standing or seated, lift it with your right hand, bend your elbow, and curl your arm toward your chest. Repeat 15 times and then repeat with your left hand.

**“Human behavior flows from three main sources: desire, emotion, and knowledge.”
Plato**

(Ancient Greek philosopher)



Strategy 14

**Focus: Use Easy
Frames of Reference**

Healthy on the Job!

Small Steps to Health & Wealth Workplace Newsletter

**Family & Community Health Sciences
Rutgers Cooperative Extension**

Use Easy Frames of Reference

http://njaes.rutgers.edu/sshw/workbook/14_Use_Easy_Frames_of_Reference.pdf

Keep things simple when making changes to your health and finances. Studies show that people are more likely to make positive changes in their lives if they have a clear idea of where they want to be in the future and actions required to get there.

In *The Tipping Point*, by Malcolm Gladwell, an experiment is described where adding a map to a university health center dramatically increased the number of students seeking tetanus shots, compared to providing information about tetanus alone. With a map, more students acted on the information, a phenomenon that Gladwell called “the stickiness factor.”

Many health and financial recommendations are not very “sticky” (i.e., easily remembered and acted upon) and busy people don’t have time to make sense of them. A health example is food portion sizes, which many people are unable to estimate correctly. A personal finance example is advice stated in percentages that require math calculations to correctly apply.

Research shows people understand food portion sizes better, and may be motivated to eat less, when portions are

compared to the size and shape of common objects. Portion size measurement aids (PSMAs), such as golf and tennis balls, have been found to significantly improve portion estimations.

Financial recommendations that include percentages often fail to be acted upon because they are hard to relate to. However, when percentages are converted to dollar amounts, they can prove quite helpful. For example, “Save \$3,000 and your employer match is \$1,500” instead of “you’ll get a 50% match.”

Applying Frames of Reference

Improve your financial health with contributions to a tax-deferred retirement savings plan. To determine the savings on your federal income tax, multiply your contribution by your marginal tax bracket. For a list of federal income tax rates, see <http://njaes.rutgers.edu/money/taxinfo/>. For example, a \$3,000 deposit in a 401(k) or 403(b) plan will provide \$750 of tax savings to someone in the 25% tax bracket (\$3,000 x .25). To improve your physical health, estimate 3 oz. of meat with a deck of cards, 1 tsp. of butter with a ¼ inch thick postage stamp, and 1 cup of pasta with a baseball.



1 cup of cereal is about the size of a baseball



3 ounces of lean meat, poultry or fish is about the size of a deck of cards



1/2 cup of cooked pasta is about the size of a small computer mouse



1 1/2 ounces of natural cheese is about the size of four dice

Health and Wealth Action Steps This Week



Step Pedometer

Health

Memorize 2-3 portion size measurement aid examples and use them for food portion decisions.

Pay increased attention to serving size information on nutrition facts labels.

Create and use a “cheat sheet” with the serving size and calories of commonly eaten foods that lack nutrition facts labels (e.g., meat, fish, and fast foods).

Tips of the Day

Learn to estimate portion sizes and calorie counts. Use this info to determine whether certain foods are “worth the calories.”

Beware of restaurant “value meals” that are 3- to 5-times larger than serving sizes on food packages.

Consider purchasing index funds to own the same securities in a market benchmark index. The

<http://njaes.rutgers.edu/sshw/>

<http://njaes.rutgers.edu/money/>

<http://njaes.rutgers.edu/health/>

<http://www.ext.colostate.edu/smallsteps/reference.html>

Wealth

Convert financial guidelines that are stated in percentages into dollar figures using personal data.

Pay increased attention to information about mutual fund expenses in fund prospectuses.

Calculate the tax savings available by depositing money into a tax-deferred retirement savings plan.

List up to three easy frames of reference that you plan to use to make health and financial decisions.

Health	Wealth
1.	1.
2.	2.
3.	3.

Convert several financial recommendations from percentages to dollar amounts. Then analyze your financial progress. What are your areas of strength and weakness?

Compare your food portion sizes to nutrition label serving sizes. Are you consuming more calories than previously thought? By how much