



**RUTGERS**  
New Jersey Agricultural  
Experiment Station

**Small Steps to Health and Wealth™**

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**Deskercise!**

Keep a stretch band at your desk. When you're on a speaker phone conference call or viewing a webinar, build muscle tone by grasping the band with both hands above your head. Pull it out to the sides. Repeat 10 times.

**Healthy on the Job!**  
**Small Steps to Health & Wealth**  
**Workplace Newsletter**

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



**Strategy 16**

**Focus: LIVE The  
Power of 10**

**Live “The Power of 10”**

[http://njaes.rutgers.edu/sshw/workbook/16\\_Live\\_The\\_Power\\_of\\_10.pdf](http://njaes.rutgers.edu/sshw/workbook/16_Live_The_Power_of_10.pdf)

The number “10” is very powerful and fits a “small steps approach” to positive behavior change. It is easy to multiply, divide, and remember; small enough not to discourage people from taking action; and large enough to make an impact over time.

“10” and multiples of 10 (e.g., 100 and 10,000) show up repeatedly in expert recommendations to improve health and increase wealth. Whether it is shedding 10 pounds, exercising in 10-minute increments, saving 10% of your gross income, or reducing debt by \$10 a day, “The Power of 10” is a strong motivator to change if the magnitude of its impact is fully appreciated.

Use “The Power of 10” to improve your life. A health-related example is loss of 10% of your body weight, to be achieved through gradual weight loss of 1 to 2 pounds a week. Someone who is overweight or obese and weighs 180 pounds would, thus, have a weight loss goal of 18 pounds. Research has shown that people don't need to lose a large amount of weight to see improvements in their health status. A modest loss of up to 10 % of body weight is an

excellent start.

With respect to finances, consider saving \$1 a day, plus pocket change, in a can or jar by reducing daily expenses by \$1. You should be able to save about \$50 a month or \$600 in a year. Increase the daily savings amount to \$2, plus loose change, and you'll have over \$1,000 in savings.

**Visualize “The Power of Ten”**

Lose 10 pounds in a year by eating 100 calories less per day. It doesn't take much to consume 100 extra calories: 1 tbsp. mayonnaise, 1 tbsp. butter, 1 ½ tbsp. salad dressing, a handful of potato chips, a chocolate chip cookie, and an 8 oz. beer or soda will do it. For motivation to change, picture losing the equivalent of ten 1-pound cans of vegetable shortening. For an incentive to save money, calculate the amount you could have by increasing your savings by one more percentage point (e.g., 5% of pay from 4%):

[http://www.nytimes.com/interactive/2010/03/24/your-money/one-pct-more-calculator.html?\\_r=0](http://www.nytimes.com/interactive/2010/03/24/your-money/one-pct-more-calculator.html?_r=0)

**“If your ship  
doesn't come in,  
swim out to it!”**  
**Jonathan Winters**



## Health and Wealth Action Steps This Week

### Health

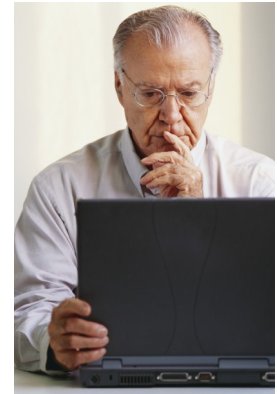
Take action, in multiples of ten, to lower your caloric intake, increase your physical activity, or both. For example, cut 100 calories per day or exercise 10 more minutes.

Buy a pedometer and start tracking your steps. Work up to the recommended 10,000 steps per day.

### Wealth

Take action to lower your household expenses and save the “found” money or use it to repay debt. Try to reduce flexible expenses by 10%

Save 10% of your gross income every paycheck or work up to this savings goal over time.



**List up to three specific ways to apply “The Power of 10” to improve your health and financial practices.**

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

### Tips of the Day

Engage in at least 30 minutes of moderate- intensity physical activity, above usual activity, on most days of the week.

If you are pressed for time, exercise in three 10-minute sessions spread throughout the day.

Invest a portion of long-term investments in stocks and/or stock mutual funds to potentially earn returns that have averaged about 10% a year since the mid-1920s.

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

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

<http://www.ext.colostate.edu/smallsteps/power10.html>

**Do you know how many steps you walk in a day? If it is under 10,000 (and it generally is without a plan), how can you make the time to walk more?**

**Can you afford to save an extra \$10 per week? Decide how to “find” the money by increasing income, reducing expenses, or both.**