



**RUTGERS**

New Jersey Agricultural Experiment Station

**Small Steps to Health and Wealth™**

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**Deskercise!**

Stretch your neck muscles. Sit or stand at your desk with good posture. Turn your head to the right and hold 10 seconds. Repeat 4 times. Then turn your head to the left and hold 10 seconds. Repeat 4 times.

**Healthy on the Job!**

**Small Steps to Health & Wealth  
Workplace Newsletter**

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



**Strategy 18**

**Focus: Teachable Moments**

**Appreciate Teachable Moments and Wake-Up Calls**

[http://njaes.rutgers.edu/sshw/workbook/18\\_Appreciate\\_Teachable\\_Moments\\_and\\_Wake-up\\_Calls.pdf](http://njaes.rutgers.edu/sshw/workbook/18_Appreciate_Teachable_Moments_and_Wake-up_Calls.pdf)

Despite expert recommendations and splashy media campaigns, many people don't change their health or financial behavior unless they have to. Life-changing events often provide the required motivation. In the education field, these events are called "teachable moments" because people seek information when they need to cope with a situation, make a decision or complete a necessary task.

When you experience a "teachable moment," recognize it as such and take positive action. As a financial example, consider the receipt of a windfall. This is "found money" that you hadn't planned on receiving such as an insurance settlement, inheritance, or contest prize. Windfalls have the potential to greatly enhance financial security, but only if they are managed wisely.

Negative teachable moments are often referred to as "wake-up calls." A wake-up call is a warning to take action on something that was previously denied or neglected. For example, the events of 9-11 were a wake-up call to strengthen U.S. homeland security. With respect to health, red-flags of a need to change

current behavior include a diagnosis of pre-diabetes, elevated blood pressure, family history of a particular disease, and death of a close friend with similar health practices to yours (e.g., smoking).

There are also a variety of financial wake-up calls. For example, after 9-11, some families were motivated to prepare wills and purchase life insurance because they heard about the problems experienced by victims' families. After the Enron scandal, some people reviewed their 401(k) plan contributions and reduced investments in their employer's stock.

**Risk Perception and Denial**

Why do people ignore warnings about health and financial risks? It's not that we don't know that future problems can be prevented or postponed by positive action. We do. But many people live in denial by thinking "Bad things will happen to other people, not to me." Yet, when it comes to health and personal finances, people generally reap what they sow. You can invest time and money in prevention (e.g., exercise and saving money) or "pay later" by suffering consequences of poor health and financial behaviors. When experts use "you're at increased risk for..." warnings, they include everyone.

**"You cannot expect to achieve new goals or move beyond your present circumstances unless you change."**

**Les Brown, motivational speaker and author**



## Health and Wealth Action Steps This Week

### Health

Identify the most important health wake-up call in your life right now and take positive action to address it.

Research the consequences of doing nothing about your health wake-up call (e.g., Internet search).

### Wealth

Identify the most important financial wake-up call in your life right now and take positive action to address it.

Research the consequences of doing nothing about your financial wake-up call (e.g., Internet search).



### Tips of the Day

Save money, be happy. People who are planners feel more in control than those who are not.

Take care of yourself. Good health is, indeed, the greatest wealth.

Appreciate wake-up calls and use them as motivation to improve your health and personal finances.

**List up to three health and financial “teachable moments” that will (or could potentially) affect you within the next five years.**

| Health | Wealth |
|--------|--------|
| 1.     | 1.     |
| 2.     | 2.     |
| 3.     | 3.     |



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

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

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

**What action(s) can you take to address health and financial concerns created by the “teachable moments” and “wake-up calls” in your life?**

**What obstacles do you expect to face and what resources (people, places, possessions, etc.) do you have to assist you in taking action?**