



RUTGERS
New Jersey Agricultural
Experiment Station

Small Steps to Health and Wealth™

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Deskercise!

Loosen up your shoulders and relax your back. Get up from your desk, stand with your arms at your side, and pinch your shoulder blades together toward the center of your back. Hold 3 seconds and repeat 20 times.

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

Family & Community Health Sciences
Rutgers Cooperative Extension



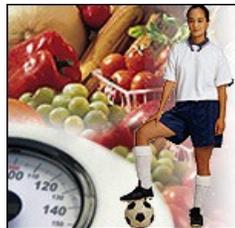
Strategy 21

Focus: Kick it Up a Notch

Kick It Up a Notch

<http://njaes.rutgers.edu/sshw/workbook/21 Kick it Up a Notch.pdf>

If you've ever watched celebrity chef Emeril Lagasse, you've probably heard his famous saying "kick it up a notch" when he adds spices to a recipe. "Kick it up a notch" is also a strategy to improve your health and increase your wealth by ratcheting up the positive behaviors that you are currently performing to make them better. For example, if you currently get 20 minutes of physical activity daily, start exercising for 30 or 40 minutes. If you are saving 3% of your pay in a 401(k) plan, increase your contribution to 4% or 5%.



walking 10,000 steps a day.

Good financial practices can also be kicked up a notch. For example, contributing more money to an IRA or your employer's tax-deferred retirement savings plan. The best times to do this are when you receive an increase in income or when household expenses, such as a car loan, end. Some tax-deferred plans also include matching employer contributions. For every dollar that you save, your employer might kick in another 25 cents, 50 cents, or even a dollar, up to a certain percentage (e.g., 6%) of pay.



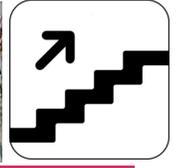
With the Step Down To Change strategy, you gradually reduce unhealthy behaviors such as smoking, high calorie diets, and overspending. With the Kick it Up a Notch strategy, you do the exact opposite: you take action to gradually increase healthy (good) behaviors such as exercise and saving/investing. An example of "kick it up a notch" is gradually building up to

"Kicking It Up" in Real Life

Speed up the repayment of outstanding debt so monthly payments can, instead, be invested. As each creditor is repaid, the monthly payment from that previous debt can be applied to a remaining creditor until all remaining debts are repaid. See www.powerpay.org for details. You can probably think of other ways to improve your health and personal finances by doing more of positive behaviors (e.g., physical activity, saving money) that you are already doing. Just like chef Emeril enjoys cooking with a band playing music, choose behavior change strategies that are fun, or at least relatively painless, to perform.

"So many of our dreams at first seem impossible, then they seem improbable, and, then, when we summon the will, they soon become inevitable."

Christopher Reeve



Health and Wealth Action Steps This Week

Health

Use a pedometer to track your baseline number of steps and increase them gradually to 10,000 daily.

Identify one or more current health behaviors and make them better (e.g., eating more fruit).

Visit www.everydaychoices.org for ideas about things to do to improve your health.

Wealth

Calculate your net worth (assets minus debts) and aim to increase it by 5% to 10% annually.

Identify one or more current financial behaviors and make them better (e.g., saving 7% of annual income instead of 5%).

Visit <http://njaes.rutgers.edu/money/ffquiz/> for ideas about things to do to improve your finances.

Use the staircases below to identify “kick it up” strategies to improve your health and personal finances.

 Health	 Wealth

Tips of the Day

If you revolve a credit card balance, transfer it to a lower rate card or make higher monthly payments.

Make the equivalent of 13 monthly mortgage payments by adding 1/12 of a monthly payment each month.

Increase the number of steps that you walk by 10% a week until you reach 10,000 steps per day.



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

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

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

Ask yourself how much income you’d lose by having more savings taken out of your paycheck. Where could you “find” this money by spending less?

What obstacles do you need to overcome to “kick up” a positive healthy behavior?