According to the book *Changing For Good*, environmental controls modify cues that precede and trigger problem behavior and rewards follow and reinforce positive action. The authors recommend rewarding progress at each successive step forward (e.g., saving $100) rather than waiting for more visible progress later (e.g., saving $1,000).

To know when it is appropriate to celebrate success, track the journey from where you are now to where you want to be. Some people do this by keeping a journal and describing their feelings about making progress and/or relapsing. Others use computer spreadsheets or graph paper to plot progress toward their goals (e.g., 170 pounds to 140 pounds or $50 in savings to $1,000).

To change health or financial practices, it is critical to know how much we eat, smoke, exercise, spend, and save. Research indicates that you increase the odds of successful behavior change by keeping written records to increase self-awareness. It is estimated that people underestimate their energy intake by an average of one-third and over-estimate their physical activity by about one half.

Regular progress checks provide an opportunity to either celebrate small successes or rein in relapses before too much damage is done. A study of Weight Watchers® participants found that those who weighed themselves frequently and used a 3-pound gain as a “cue” to restart their diet were more likely than others to have long-term success. Similarly, keeping a running total of credit card purchases provides a cue about exceeding an amount that you can comfortably repay.

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Health and Wealth Action Steps This Week

**Health**
Use the worksheet below to identify meaningful progress points toward your health goal.

Decide how many progress points will result in a reward.

List at least one external reward and one internal reward for positive health behaviors.

**Wealth**
Use the worksheet to identify meaningful progress points toward your wealth goal.

Decide how many progress points will result in a reward.

List at least one external reward and one internal reward for positive financial behaviors.

**Tips of the Day**
Use positive self-talk to reward positive action such as “Yes!,” “Way to go,” and “Awesome!”

Find positive role models for health and financial practices and consider their advice.

Change health and/or financial practices with a friend and reward yourself together for making progress.

**Identify your start (current status) and your finish (goal) and four steps (progress indicators) in between.**

**Health Goal**
Start _______ _____ _______ ________ Finish

**Wealth Goal**
Start _______ _____ _______ ________ Finish

**Ask yourself what types of internal and external rewards would best motivate you to take positive action to reach your health and wealth goals. Does your employer provide any external rewards?**

**What is the easiest way for you to monitor your progress toward your health and wealth goals?**

Cooperating Agencies: Rutgers, The State University of New Jersey, U.S. Department of Agriculture, and County Boards of Chosen Freeholders. Rutgers Cooperative Extension, a unit of the Rutgers New Jersey Agricultural Experiment Station, is an equal opportunity program provider and employer.