



**RUTGERS**  
New Jersey Agricultural  
Experiment Station

# Healthy on the Job!

## Small Steps to Health & Wealth Workplace Newsletter

Family & Community Health Sciences  
Rutgers Cooperative Extension

**Strategy 24**

**Focus: Expect Obstacles and Prepare for Relapses**

**Small Steps to Health and Wealth™**

Co-Authors

**Karen Enslie Ed.D., RD, FADA, CFCS**

FCHS Educator—Associate Professor  
Rutgers Cooperative Extension of Union  
County

300 North Ave East, Westfield, NJ 07090  
enslie@aesop.rutgers.edu

**Barbara O'Neill, Ph.D., CFP®,  
CRPC, AFC, CHC, CFCS, CPFFE**  
Extension Specialist in Financial  
Resource Management — Professor II  
Rutgers Cooperative Extension  
Cook Office Building Room 107  
55 Dudley Rd. New Brunswick, NJ 08901  
oneill@aesop.rutgers.edu



The Online Workplace Wellness Program was developed by:

**Joanne Kinsey, M.S., CFCS**  
Family & Community Health  
Sciences Educator

Rutgers Cooperative Extension  
of Atlantic/Ocean Counties  
6260 Old Harding Highway  
Mays Landing, NJ 08330

P609.625.0056  
F609.625.3646

jkkinsey@njaes.rutgers.edu  
www.njaes.rutgers.edu  
<http://www.getmovinggethealthynj.rutgers.edu/workforce/index/html>

**Deskercise!**

Get up from your desk or work station and jog in place for 1-2 minutes several times per day to clear your mind and move your body. If this isn't possible, take a short walk during your scheduled break.

## Expect Obstacles and Prepare for Relapses

[http://njaes.rutgers.edu/sshw/workbook/24\\_Expect\\_Obstacles\\_and\\_Prepare\\_for\\_Relapses.pdf](http://njaes.rutgers.edu/sshw/workbook/24_Expect_Obstacles_and_Prepare_for_Relapses.pdf)

“Fall seven times, stand up eight,” says an old Japanese proverb. In other words, obstacles and relapses are perfectly normal and should be expected during the process of making behavior changes. The most common cause of relapses is some type of distress, especially if an unhealthy behavior (e.g., smoking, eating, or shopping) makes you feel better, and the second major cause is social pressure.

Obstacles are things that block positive actions or cause people to relapse (i.e. go back to unhealthy behaviors). Experts advise self-changers to identify their obstacles and develop plans to overcome them. For example, if you are feeling stressed out, do something else that makes you feel as good as smoking, eating, or shopping. Many plans to change fail because people don't have a good “Plan B.”

What happens if you stray from your health and wealth goals (e.g., “blow” your diet, overspend, or stop saving)? You regroup and move on. Experts in behavior change recommend the following strategies:

- ◆ Balance and Compensate- When you fall short of your target behavior (e.g., calorie count) one day, make it up later.
- ◆ Learn a Lesson- When a relapse occurs, consider it a “learning lesson” and decide what you will do differently in the future.
- ◆ Get Back on Track- “Get back in the saddle” and develop new coping strategies to deal with stress and temptation.
- ◆ Reframe the Relapse- View yourself as a success, not a failure. Any small step toward health and wealth is better than doing nothing.

### Reduce Time-Related Stress

Some people relapse on their goals when they are pressed for time. To avoid this problem, identify several key time chunks and reserve them for physical activity. Also, keep cut fruits, raw vegetables, and healthy snacks on hand to nibble on and ban junk foods at home. When you're tempted to overeat, you'll have food that is nutritious and low in calories. Similarly, when people are stressed, their finances often suffer. Freezing credit cards, if overspending is an issue, and automated bill-paying and investment strategies (e.g., retirement savings plan and mutual fund deposits) can keep financial plans on track.

**“Good plans shape good decisions. That's why good planning helps to make elusive dreams come true.”**

**Lester R. Bittle (management expert and author)**



# Health and Wealth Action Steps This Week

## Health and Wealth

Try to find a successful role model for your health and financial behavior change and learn about his or her obstacles, relapses, and challenges.

Make a list of “high risk” people or situations that can sabotage your plans to change and try to limit or avoid them any way that you can.

Make a New Year’s resolution (or a resolution to change at any time) to improve your health and wealth and keep trying to achieve it, even if you relapse. Those who make resolutions are ten times more likely to successfully change than those who do not.

### Tips of the Day

List your obstacles to change (e.g., lack of time) and face them head on with positive action.

Save automatically through payroll deduction to overcome the obstacle of “finding” money to save.

Automate as many financial tasks as possible to save time and reduce stress.

Develop plans for better health and increased wealth and “work your plans” to achieve success.

**Use this worksheet to identify your health and wealth goal obstacles and plans to overcome them.**

Question	Health Goal	Wealth Goal
List up to three obstacles that can keep you from achieving your goal.		
List two strategies to overcome each obstacle.		



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

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

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

**What factors have previously caused you to relapse on a health or financial goal? What can you do to address these factors in the future?**

**Think about a time in your life when you wanted to do something badly and achieved it. What would it take to do that again?**