The best way to predict the future is to create it. To become healthy or wealthy, expect a positive outcome and work hard to achieve it. Your attitude and beliefs about your control over future life events are important success factors.

Winston Churchill once said, “The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty.”

Walt Disney said of dreams “All our dreams can come true, if we have the courage to pursue them.”

Locus of control (LOC) is a concept that refers to the extent people perceive how their personal behavior influences life events. Internally controlled people perceive themselves as having control over the outcome of events, including their health and finances. In other words, they believe that responsibility for outcomes is based, at least partially, on their personal actions. They are “masters of their fate.”

Those who are externally controlled typically perceive things to “happen” by luck, fate, or the control of powerful people. Life is seen as a game of chance where “whatever will be, will be.”

Locus of control is a learned concept and strongly related to success and achievement of personal goals. Generally, an internal LOC is seen as desirable. Research has shown that males tend to be more internal than females and that people become more internal as they get older.

Many people with an external LOC face numerous life challenges or lack role models and opportunities for independent decision-making.

LOC is also situation specific. People are generally more internal in familiar situations where they have some experience. In unfamiliar situations, people are more external and are apt to defer to the expertise of others.

LOC is reflected in a person’s behavior with respect to health and wealth. For example, externals, as believers in chance or fate, are more likely to buy lottery tickets, read horoscopes, and own “lucky charms.” They have also been found to take fewer precautions to protect their health and are less likely than internals to search for health-related information and to engage in physical activities.

Internals are more likely to fund 401(k) plans and read self-improvement books because they believe that success depends on preparation, sacrifice, and hard work. They are also more likely to seek out information about maintaining their health and more likely to take action to reduce health risks. Are you primarily an internally controlled person or an externally controlled person?
STRATEGY 7

**Action Steps This Week**

How do people move from an external LOC toward an internal LOC? Educators and psychologists often suggest the following:

- Set small, quick goals with a high probability of success so you’ll learn to attribute positive results to your own efforts. Include a specific outcome, a timeline, and an action plan.

- Two examples are “save $50 a month by placing a dollar a day, plus pocket change, into a can or jar” and “lose 4 pounds in 5 weeks by eliminating 200 calories per day and exercising to burn off 200 calories” (400 calories × 7 days = 2,800 calories/week × 5 weeks = 14,000 calories divided by 3,500 = 4).

- Since you are prone to look externally to others for direction, rewards, and reinforcement, find people to support you in your improvement efforts and who can serve as positive role models or mentors. Ask them for guidance or resources where needed.

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### Action Steps —

**Health**

Take an online health locus of control survey and complete the worksheet to learn more about yourself.

Make a list of your targets of blame for poor health practices (e.g., job, parents, lack of time and money).

Work on a specific short-term health goal with a high probability of success.

**Wealth**

Take a Web locus of control survey and complete the worksheet to learn more about yourself.

Make a list of your targets of blame for poor financial practices (e.g., poverty, lack of time and money).

Work on a specific short-term financial goal with a high probability of success.

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### Locus of Control

<table>
<thead>
<tr>
<th>Question</th>
<th>Health</th>
<th>Wealth</th>
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<tbody>
<tr>
<td>Do you primarily have an internal or external locus of control? Why?</td>
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<tr>
<td>How did childhood experiences affect your locus of control?</td>
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<tr>
<td>What are the ways that your locus of control affects your current practices?</td>
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<tr>
<td>What words and phrases do you use that indicate your locus of control?</td>
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<tr>
<td>Examples:</td>
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<tr>
<td>“If it is to be, it is up to me“</td>
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<td></td>
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<tr>
<td>“Why is this happening to me?”</td>
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<tr>
<td>Where do you go for information and support to make behavior changes?</td>
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</tbody>
</table>

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[http://www.getmovinggethealthynj.rutgers.edu/workforce/index.html](http://www.getmovinggethealthynj.rutgers.edu/workforce/index.html)

[http://njaes.rutgers.edu/sshw/](http://njaes.rutgers.edu/sshw/)

[http://www.webmd.com/phr](http://www.webmd.com/phr)


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