

TRACK YOUR CURRENT BEHAVIOR

*The refusal to choose is a form of choice;
disbelief is a form of belief.*

— Frank Barron

People often “disconnect” themselves from their personal health habits and financial practices. However, it’s hard to change behavior, to improve your health or increase your wealth, when you don’t fully acknowledge the problems with your current situation. Trying to make changes without an identified starting point is like making a plane reservation and not indicating the airport that you’re leaving from. You have to admit that you have a problem before you can take steps to address it.

Denial is common with both health and personal finance issues, even when there’s ample visible evidence (e.g., a bulging waistline and increasing credit card balance) to the contrary. Several recent studies, for example, have found that many people said they were “healthy” even though they were overweight, smoked, drank too much alcohol, and/or never exercised. Examples of financial denial (e.g., “other people will need long-term care, but I won’t” and “I’ll be OK in retirement even though I haven’t saved any money yet”) have also been well documented.

Awareness of one’s current behaviors and shortfalls is the first of the five A’s of successful behavior change. The other four are *ability* (being able to make a change), *ambition* (a strong desire to change), *attitude* (a positive state of mind about changing), and *action* (taking steps to actually change).

Most people don’t have a clue how many calories they consume daily or how many dollars they spend monthly on incidental expenses such as food and entertainment. One of the best ways to increase awareness is to record everything you eat each day and every time you are physically active for 10 minutes or more. A financial counterpart is to record what you earn and spend daily for a month or two. Keeping written records, although tedious, has been shown to be an effective way to track current practices and make behavioral changes in eating, exercise, and spending.

Ready to get started on the path to health and wealth? Use Worksheet 1, *Food and Activity Log*, page 18, and Worksheet 2, *Income and Expense Log*, page 19, to keep track of your current health and financial practices. Be as specific as possible. Each log has some example entries to get you going.

Since keeping written records will increase your chances of accomplishing the desired behavior changes, you may want to do it for an extended period or indefinitely. If so, purchase a notebook or set up a spreadsheet for record keeping. Use the Worksheets 1 and 2 as a guide.

— Action Steps —

Health

- Ask yourself truthfully if you are in denial about one or more aspects of your health.
- Record everything that you eat and drink for several days, including the quantity of food and beverages consumed and their estimated number of calories.
- Record each time that you are physically active for 10 minutes or more (e.g., walking).
- Total the number of calories consumed daily and the total time spent on physical activity (exercise).

Wealth

- Ask yourself truthfully if you are in denial about one or more aspects of your personal finances.
- Record everything that you earn and spend for a typical month or two.
- Total monthly income and expenses to determine whether cash flow is positive (income greater than expenses) or negative (expenses greater than income).

