

## COMMIT TO MAKING A CHANGE

*Unless commitment is made,  
there are only promises and hopes...but no plans.*

—Peter Drucker

Most people make improvements to their health and finances by changing themselves without the assistance of professionals or 12-step support groups. According to a leading theory about personal behavior change, improvements, such as losing weight and saving money, take place in defined stages over a period of time. This theory, called the Transtheoretical Model of Change, has been applied to a variety of health-related behaviors including weight control and addictions (e.g., smoking).

According to the Transtheoretical Model, there are five major stages of change. At the *pre-contemplation* stage, people may not even be aware that a problem (e.g., high debt load and risk for diabetes) exists or that a change should be made in their lives. At the *contemplation* stage, they gain knowledge about alternative behaviors and begin to understand ways to change (e.g., reduce spending and increase physical activity). At the *preparation* stage, people seriously plan to make changes and gain required skills (e.g., taking a personal finance course or visiting the [www.nutrition.gov](http://www.nutrition.gov) website). At the *action* stage, they “take the plunge” and actually change a be-

havior. In the *maintenance* stage, people work to sustain their change and reap the rewards of their efforts (e.g., decreased debt balance and improved blood-glucose levels).

Commitment takes place during the preparation stage of change. Here people acknowledge that “if it is to be, it’s up to me” and begin to develop a plan of action. Studies have found that “plans to change” can predict actual changes. An example of a statement of commitment to change is “I will save \$25 per week in a 401(k).” Another is “I will take two 600-mg calcium tablets with meals daily.” As people prepare to change their behaviors, they often seek “how to” information and advice. Common activities performed during the preparation stage of change are: enrolling in a class, consulting a counselor, buying a self-help book, and paying increased attention to a behavior-change issue (e.g., preventing diabetes).

Sometimes people are able to simply “will” a behavior change. When asked later how they succeeded in changing, they reply, “I just decided to do it.” Perhaps they drew a mental “line in the sand” at some point (e.g., weighing 180 pounds) and dared not cross it. Or maybe they be-

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### — Action Steps —

#### Health

- Identify the stage of change you are in with respect to a health behavior that you want to change.
- Write a statement of commitment to change a health behavior using the words “I will.”
- Identify the primary factors that motivate you to make health changes (e.g., fitting into tight jeans).
- Turn a negative behavior into a positive (e.g., I’ll cut back on sweets and eat fresh fruit instead).

#### Wealth

- Identify the stage of change you are in with respect to a financial behavior that you want to change.
- Write a statement of commitment to change a financial behavior using the words “I will.”
- Identify the primary factors that motivate you to make financial changes (e.g., fear of living in poverty).
- Turn a negative behavior into a positive (e.g., I’ll cut back on lottery tickets and save the money).

came aware of the dangers of an unhealthy practice and told themselves “Something has to change” or “I’ve got to do something about this” or “I’m just not going to do this anymore.” More commonly, however, successful behavior change requires a variety of self-help strategies and/or a strong support system.

As you commit to take action to improve your health and finances, determine what behavior(s) you are changing, the pros and cons of making changes, and how you intend to change your behavior and address obstacles along the way. To firm up your plans, complete Worksheet 7, *Commitment to Change*, below, for both health-related goals and wealth-related goals.

<b>Worksheet 7</b>		
<b>Commitment to Change</b>		
<b>Question</b>	<b>Health</b>	<b>Wealth</b>
What behavior changes are you planning to make?		
What are some reasons to make these changes?		
What are some reasons not to make these changes?		
How strongly do you want to change? How confident are you that you'll succeed?		

## Worksheet 7

(continued)

Question	Health	Wealth
What is keeping you from changing right now?		
What steps will you take to make the behavior changes?		
Will you need any help?		
Do you have any role models?		
When will you start taking action? Give a specific date.		
What obstacles do you expect to face? How do you plan to address them?		