

Small Steps to Health and Wealth™



Barbara O'Neill, Ph.D., CFP®, CRPC®, AFC, CHC, CFEd, CFCS, CPFPE
Rutgers Cooperative Extension

oneill@aesop.rutgers.edu

Take the Pre-Test

Name _____ Date _____

Small Steps to Health and Wealth™ (SSHW) Pre- and Post-Test

Please indicate the best answer for each of the 20 questions below by circling the correct response.

1. A firm commitment to improve one's health and/or finances occurs during what stage of behavior change?
 - a. Pre-contemplation
 - b. Contemplation
 - c. Preparation
 - d. Action
2. Which of the following is the *best* phrase with which to state your health and financial goals?
 - a. I plan to save \$100 a month
 - b. I can save \$50 a month
 - c. I hope to save \$200 a month
 - d. I used to save \$150 a month
3. The most painless time to increase retirement savings deposits is when
 - a. You receive a raise
 - b. You retire
 - c. You turn 50
 - d. You become a grandparent
4. Eating an extra 100 calories per day translates into about how many pounds of weight gain in a year?
 - a. 5
 - b. 10
 - c. 15
 - d. 20
5. Buying 2 lottery tickets instead of 4, or eating 1 cookie instead of 2, are examples of what SSHW strategy?
 - a. Think Balance-Not Sacrifice
 - b. Step Down to Change
 - c. Control Your Environment
 - d. Meet Yourself Halfway
6. Which of the following is a *false* statement?
 - a. Health and financial problems generally develop gradually over time
 - b. Obese and bankrupt people face more social stigma today than ever before
 - c. Healthy people have higher lifetime health care costs than unhealthy people
 - d. Health and financial "issues" can impact job productivity, income, and wealth accumulation



Personal Introduction

- Extension Specialist in Financial Resource Management at Rutgers University (NJ)
- Cooperative Extension employee for 37 years
- CFP® for 31 years
- Financial educator and author
- Co-author of SSHW program



“Street Cred”: I Lived SSHW and “Walked the Talk”

- BMI of 27 (overweight) to normal weight
- Lost > 30 lbs. and 22% of body weight
- Fit physical activity into 3-hour R/T commute
- Continued wealth accumulation strategies



Workshop Objectives

- Provide training on how to integrate health/nutrition and personal finance subject matter into one program
- Teach 25 SSHW behavior change strategies
- Describe research on health-wealth linkages
- Develop personal action plans and regional action plans to implement SSHW in Missouri



What are Your Health and Financial Goals?



Health Goals

- ?
- ?
- ?
- ?

Financial Goals

- ?
- ?
- ?
- ?

Let's Play Some BINGO!

Small Steps to Health and Wealth Get Acquainted Bingo

Directions:

- ◆ Circulate with your fellow class members. Introduce yourselves and ask if they can provide a "yes" answer for any of the blocks on your bingo card. If they can, ask them to put their initials in the block. *You can only get one signature from each individual.*
- ◆ When you get a bingo (four corners, a complete row, a complete column, or a complete diagonal line), shout "BINGO" and a prize will be provided.

B

I

N

G

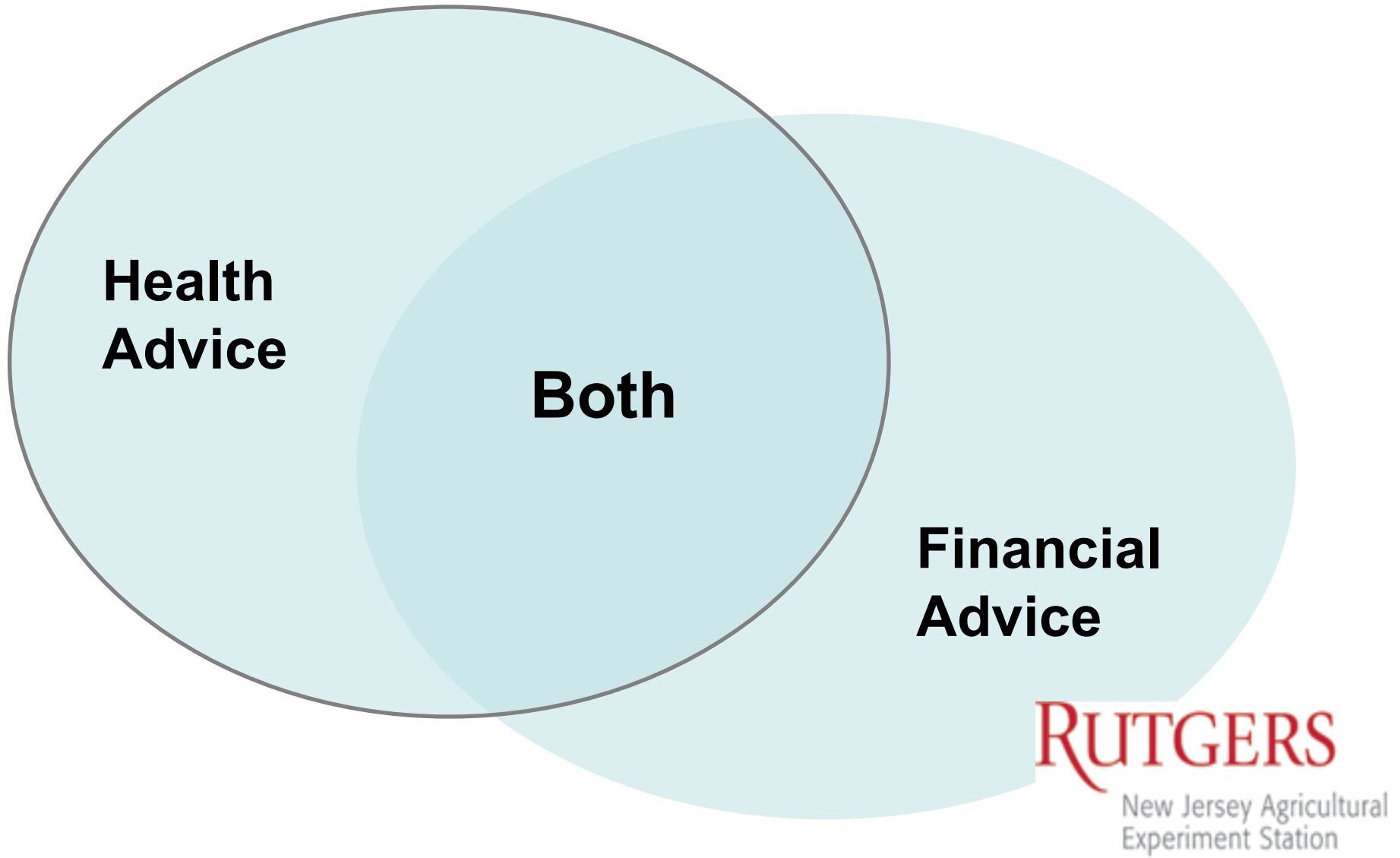
O



RUTGERS

New Jersey Agricultural
Experiment Station

Similarities Between Health and Personal Finance



Health and Personal Finance Research Findings and Theories



Recent Health-Wealth Research Findings

- The “cost” of better health is the need for greater wealth (higher total lifetime health care costs for healthier people)
 - More years of out-of-pocket expenses
 - Increased likelihood of chronic condition in later life
 - Increased likelihood of need for long-term care
 - http://crr.bc.edu/wp-content/uploads/2010/05/IB_10-8.pdf (Sun, Webb, & Zhivan, 2010)
- Healthy living habits improve during tough economic times
 - <http://www.stlouisfed.org/publications/re/articles/?id=2018>
 - http://libres.uncg.edu/ir/uncg/f/C_Ruhm_Healthy_2005.pdf (Ruhm, 2005))



More Research Findings

- Associations between financial distress and physical symptoms of stress
 - http://ldi.upenn.edu/uploads/media_items/foreclosure-and-health-status.original.pdf
 - <http://www.personalfinancefoundation.org/research/efd/The-Association-Among-Health-Race-and-Debt.pdf>
- Childhood self-control predicts research subjects' future health, wealth, and other life outcomes

Moffitt, T.E, Arseneault, L., Belsky, D., Dickson, N, Hancox, R.J., Harrington, H., Houts, R., Poulton, R., Roberts, B.W., Ross, S., Sears, M.R, Thomson, W.M., & Caspi, A. (2011). A gradient of childhood self-control predicts health, wealth, and public safety. *Proceedings of the National Academy of Sciences*, 108(7), 2693-2698.



More Research Findings

- Smokers' lower net worth vs. non-smokers
 - <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC1747936/pdf/v013p00370.pdf>
- Negative association of BMI and income, especially among white females
 - <http://www.nber.org/papers/w11343>
- Positive impact of financial incentives on health behaviors
 - http://mcr.sagepub.com/content/65/6_suppl/36S.short
- Widespread health insurance illiteracy
 - <http://www.aicpa.org/press/pressreleases/2013/pages/us-adults-fail-health-insurance-101-aicpa-survey.aspx>
 - <http://www.washingtonpost.com/blogs/wonkblog/wp/2013/08/08/do-you-understand-health-insurance-most-people-dont/>
 - <http://www.hks.harvard.edu/fs/bmadria/Documents/Madrian%20Papers/Consumers%20Misunderstanding%20of%20Health%20Insurance.pdf>



More Research Findings

- Positive relationship between engaging in regular physical activity and labor market earnings
- Regular exercise yielded a 6% to 10% wage increase
- **Possible reason:** Fit employees are highly disciplined and more productive, which can lead to career advancement and higher earnings

Kosteas, V.D. (2012). The effect of exercise on earnings: Evidence from the NLSY. *Journal of Labor Research*, 33, 225-250.



More Research Findings



- Dor, Ferguson, Langwith, and Tan (2010) estimated overall annual costs of being obese as **\$4,879 for an obese woman** and **\$2,646 for an obese man**
- Their analysis included non-medical indirect costs such as sick days, lost productivity, lower wages, life insurance premiums (i.e., not being able to qualify for preferred rates), and even the need for extra gasoline
- The difference between genders was mostly the result of lost wages for obese women; obese women lost more income through lost wages than from medical costs

https://publichealth.gwu.edu/departments/healthpolicy/DHP_Publications/pub_uploads/dhpPublication_35308C47-5056-9D20-3DB-157B39AC53093.pdf

Retirement Plan Savings and Health Behavior Study



- Published in *Psychological Science* in 2014:
<http://pss.sagepub.com/content/early/2014/06/25/0956797614540467.abstract>
- An employee's decision to contribute to a 401(k) predicted action to correct poor physical health indicators that were revealed during an employer-sponsored health examination
- Employees who saved for the future in a 401(k) showed improvements in abnormal blood-test results and health behaviors about 27% more often than non-contributors did
- Findings were attributed to individuals' time-discounting trait that predicts long-term behavior

What is a Theory?

- Set of concepts, definitions, and propositions
- Systematic view of events or situations
- Allows exploration and/or explanation of events or situations

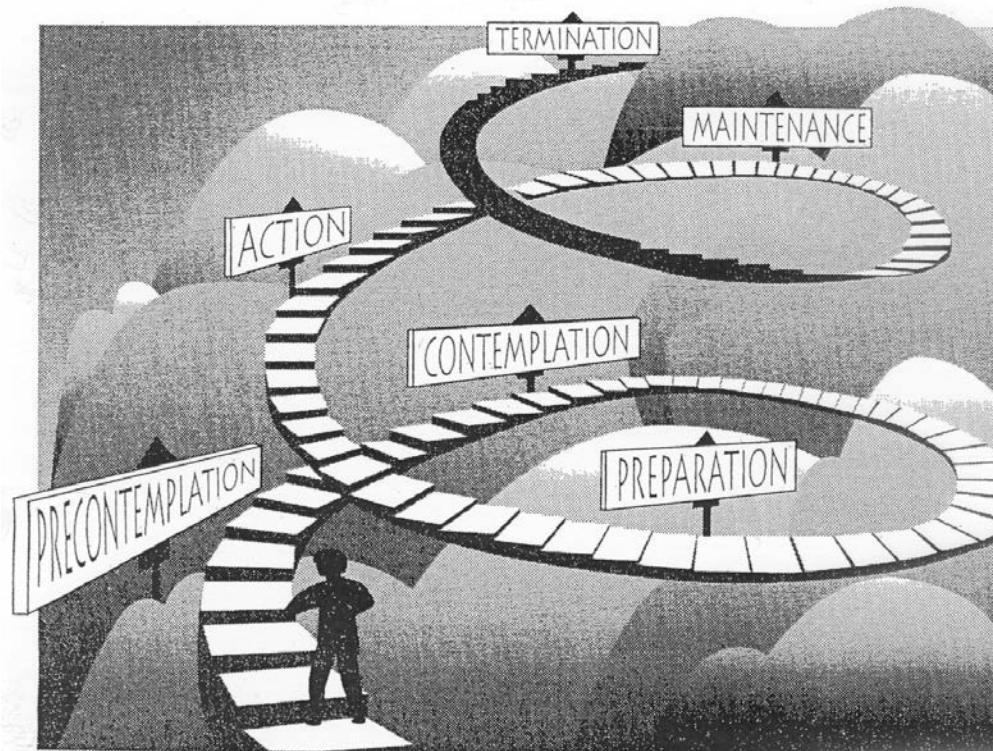


The Transtheoretical Model of Change (TTM)

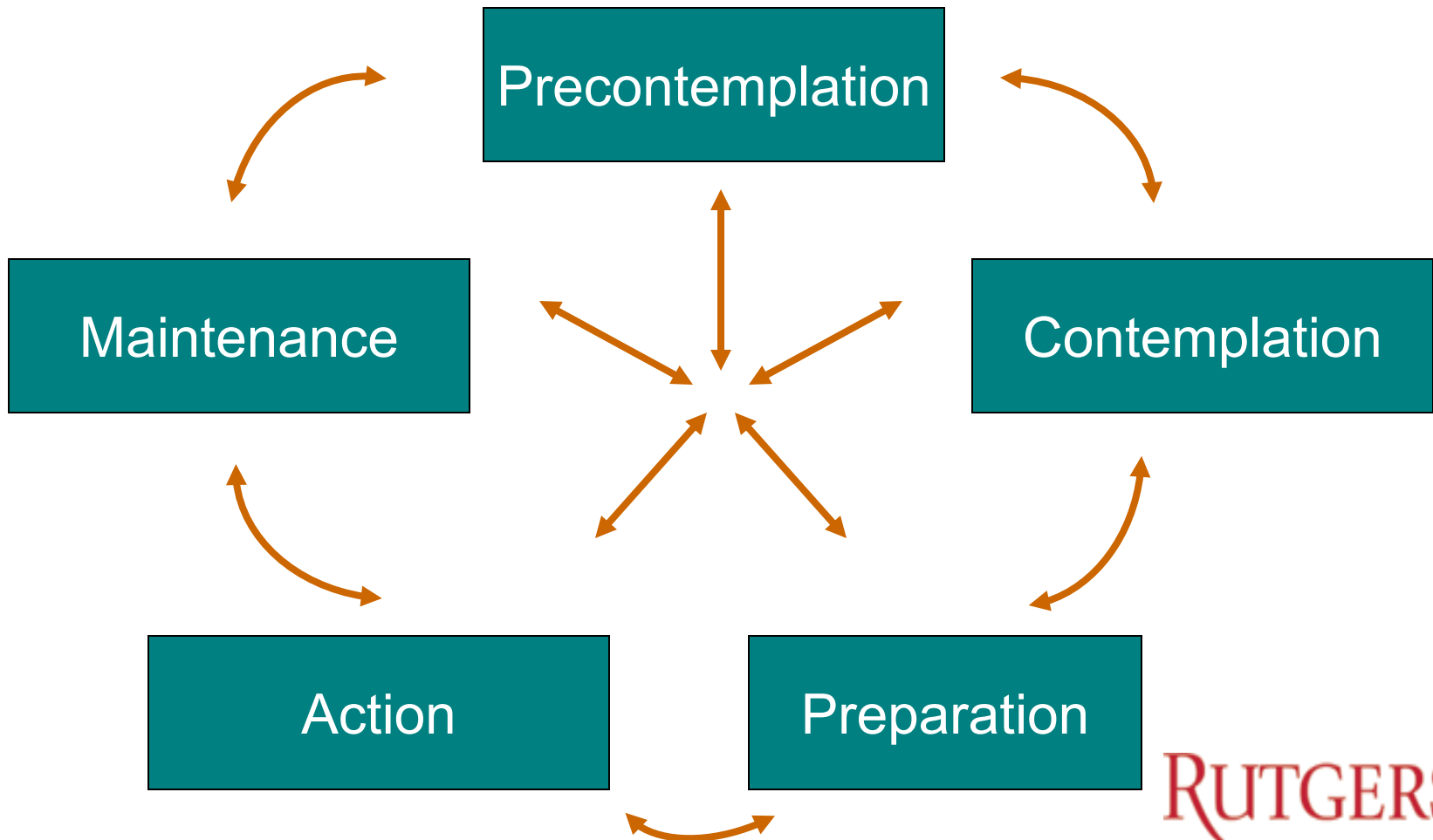
Source:

Changing For Good


by Prochaska
et al. (1994)




Stages of Change Model



The TTM Stages of Change

<h2>Precontemplation Stage</h2>	<p>People are not thinking of making any change, because they do not feel that change is necessary.</p> <p>People in this stage are not seeking information to help make a change and may not have identified a problem that needs change.</p>	<p>People are in this stage if they indicate they “don’t plan to do” [action].</p>
<h2>Contemplation Stage</h2>	<p>People begin to think about or ‘contemplate’ having a problem. These people set goals and begin to seek out information and a solution to their problem.</p>	<p>People are in this stage, if they indicate they “plan to do [action] within six months.”</p>
<h2>Preparation Stage</h2>	<p>People are planning to make the changes soon. They are making decisions and ‘preparing’ the last steps before acting on their goals. They may be seeking additional help or information.</p>	<p>People are in this stage if they indicate they “plan to do [action] within one month.”</p> 

The TTM Stages of Change

<h2>Action Stage</h2>	<p>This is the stage where either the bad behavior ends or the good desired behavior begins.</p> <p>This is the most challenging stage and requires strength and support to prevent a relapse to the old bad behavior, or a halt in the new good behavior.</p>	<p>People are in this stage if they indicate they “did [action] within the past six months.”</p>
<h2>Maintenance Stage</h2>	<p>This is the final step identified, before the change is accomplished and considered completed or ongoing. This stage generally starts six months after the start of the <i>action</i> stage.</p> <p>In the <i>maintenance</i> stage people are trying to make the change permanent. People have to learn to resist temptation and ‘maintain’ their new behavior.</p>	<p>Participants are in this stage if they indicate they “did [action] more than six months ago.”</p> 

TTM Change Processes

- *Social Liberation* (PC)- Realizing social norms are changing to support a healthy behavior change (e.g., awareness of company 401(k) plan)
- *Consciousness-Raising* (PC to C)- Learning new facts and tips about a healthy behavior change
- *Dramatic Relief* (PC to C)- Experiencing negative emotions about behavior (e.g., “bag lady” fear)
- *Environmental Re-Evaluation* (PC to C)-Recognizing impact on one’s environment
- *Self Re-Evaluation* (C)- Realizing that a healthy behavior is part of one’s personal identity

More TTM Change Processes

- *Self-Liberation (P)*- Making a firm commitment to change (“I will invest \$100/month”)
- *Contingency Management (A to M)*- Develop rewards for healthy behavior change
- *Counter-Conditioning (A to M)*- Substitute healthy alternative behavior for an unhealthy one
- *Stimulus Control (A to M)*- Add cues to engage in healthy behavior (control environment)
- *Helping Relationships (A to M)*- Social support for change

Decisional Balance

DECISIONAL BALANCE WORKSHEET

Perceived gains associated with adopting desired behaviors

1. _____
2. _____
3. _____
4. _____

Strategies to maximize potential for achieving gains

1. _____
2. _____
3. _____
4. _____

Perceived losses associated with adopting desired behaviors

1. _____
2. _____
3. _____
4. _____

Strategies to minimize potential of perceived losses

1. _____
2. _____
3. _____
4. _____

Diffusion of Innovations Theory

- How new ideas, products, and behaviors become norms
- All levels: individual, interpersonal, community, and organizational
- Success determined by: nature of the innovation, communication channels, adoption time

Source: Everett M. Rogers, *Diffusion of Innovations*, 4th ed. (New York: The Free Press, 1995).

Diffusion of Innovations Theory

Nature of the Innovation

- Relative advantage over what is being replaced
- Compatible with values of intended users
- Easy to use
- Opportunity to try innovation
- Tangible benefits

Diffusion of Innovations Theory

Communication Channels

- Mass media (enhanced by listening groups, call-in opportunities, face-to-face meetings)
- Peers
- Respected leaders

Diffusion of Innovations Theory

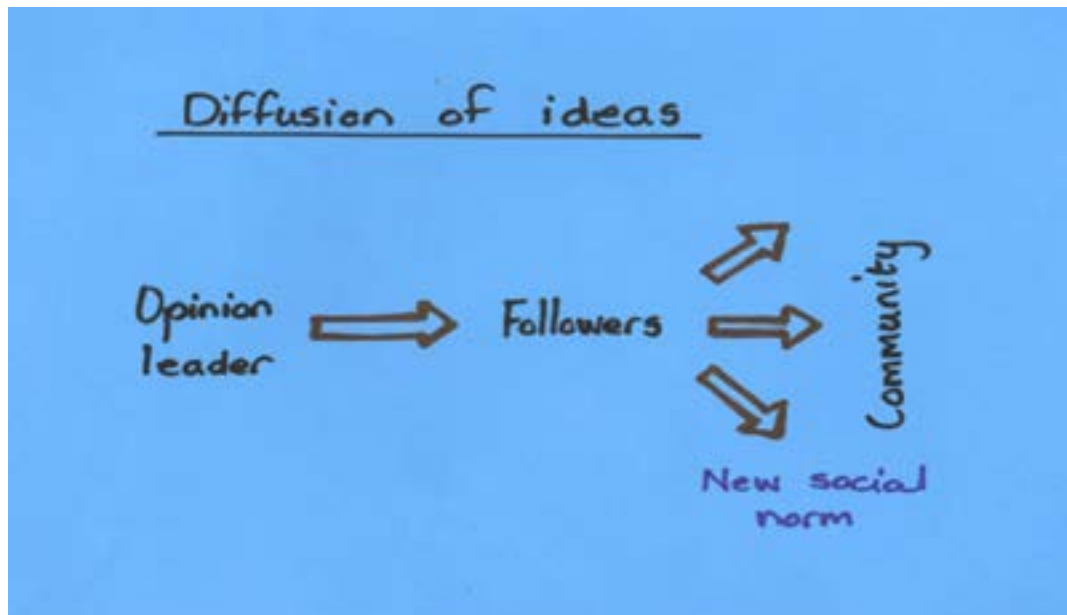
Adoption Time

- Awareness → Intention → Adoption → Change
- Gradual process
- Movement through groups
 - Pioneers
 - Early adopters
 - Masses

Diffusion of Innovations Theory

People are more likely to adopt a new behavior when someone they respect or admire endorses the behavior:

- Opinion leaders influence an initial group
- New social norm is established
- Rest of community follows (social conformation)



Fishbein and Ajzen's Theory of Reasoned Action (TRA)

- Originally developed in 1967; further developed during the 1970s.
- By the 1980s, very commonly used to study human behavior
- Fishbein and Ajzen were both working on similar concepts to explain human behavior; eventually collaborated to create and publish the model in 1980

Assumptions of TRA Model

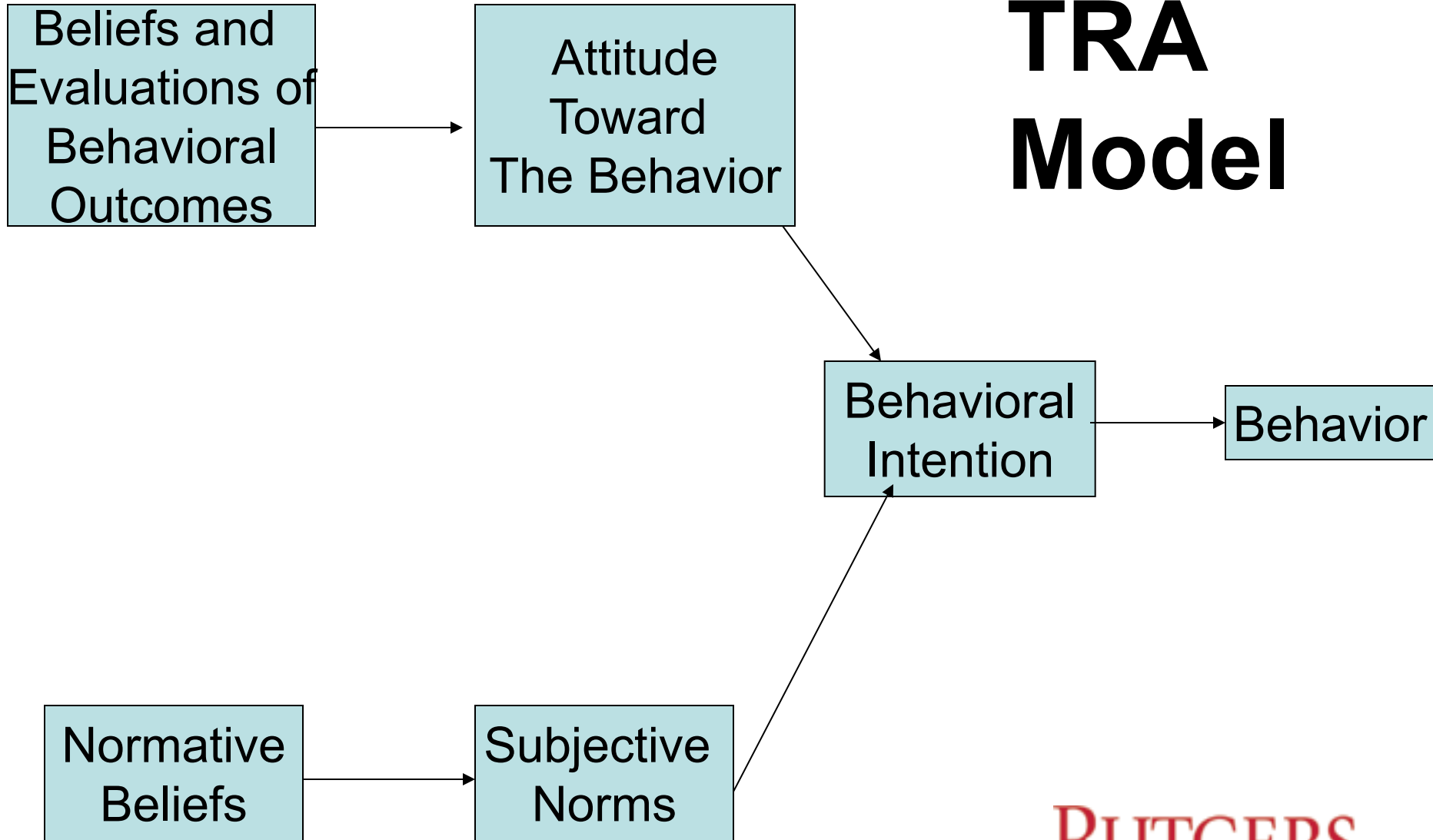
- Human behavior is under the voluntary control of the individual
- People think about consequences and implications of their actions when deciding whether or not to do something
- Therefore, intention must be highly correlated with behavior
 - Whether or not a person intends to perform a health or financial behavior should correlate with whether or not they actually DO the behavior

Components of TRA Model

Behavior is a function of 2 things:

- **Attitudes** toward a specific action
 - What will happen if I engage in this behavior?
 - Is this outcome desirable or undesirable?
- **Subjective norms** regarding that action
 - Normative beliefs: Others' expectations
 - Motivation to comply: Do I want to do what they tell me? How much? Why?

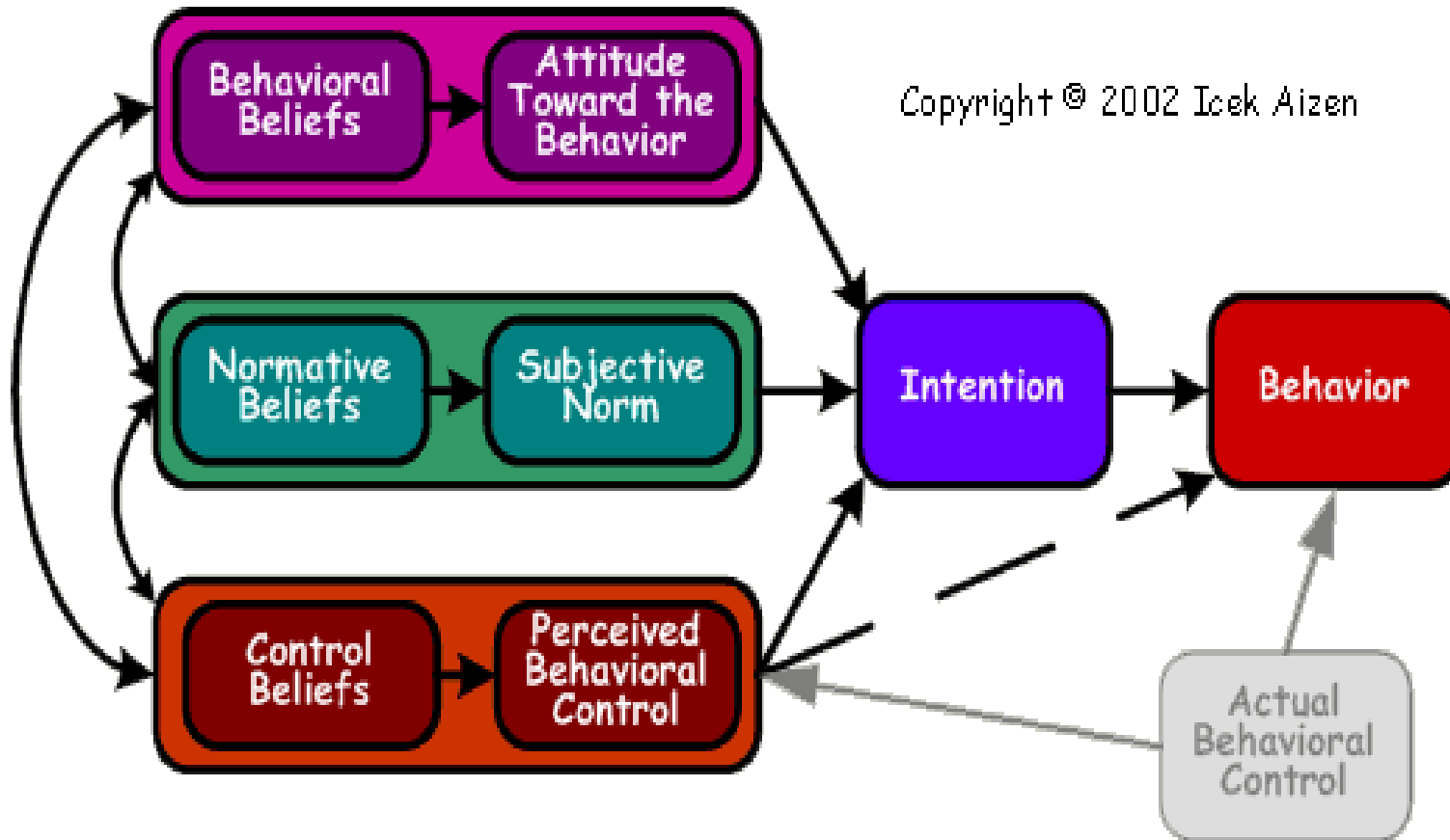
TRA Model



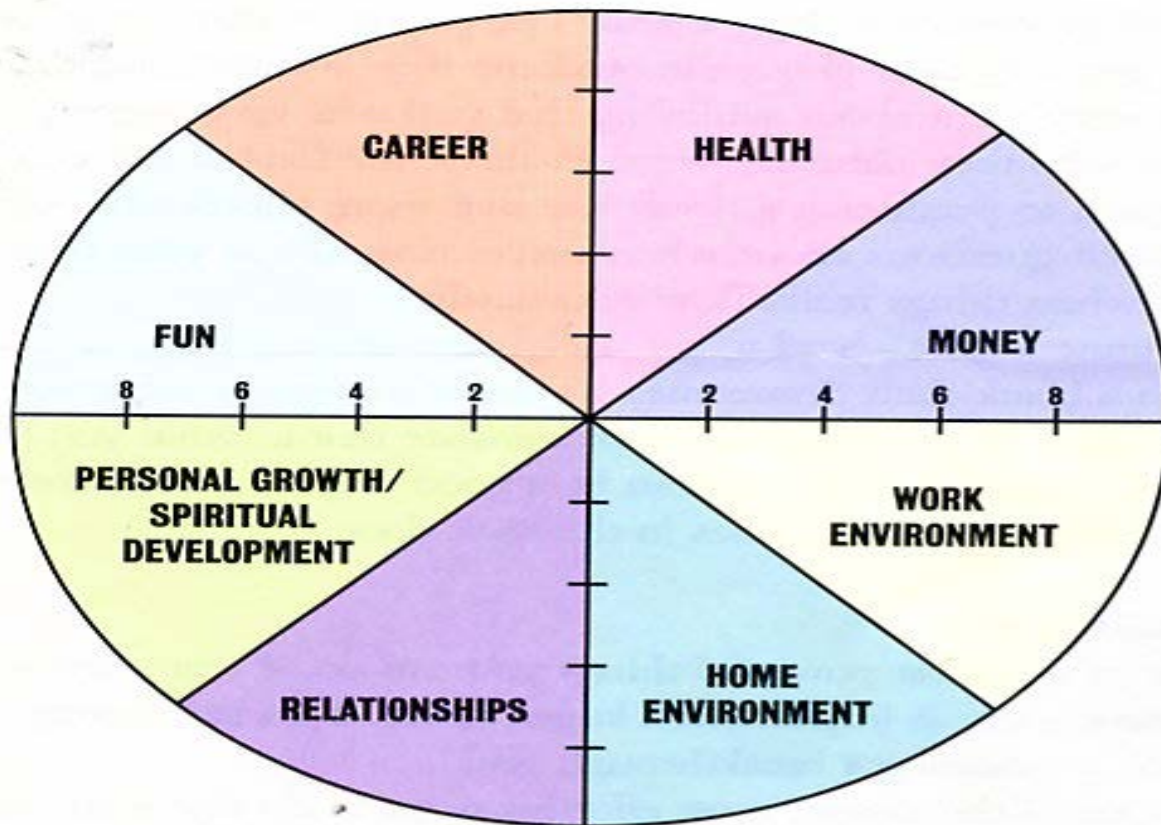
Limitations of TRA Model

- People who have little power over their behaviors (or believe they have little power).
- As a result, Ajzen added a third element to the original theory:
 - Perceived Behavioral Control

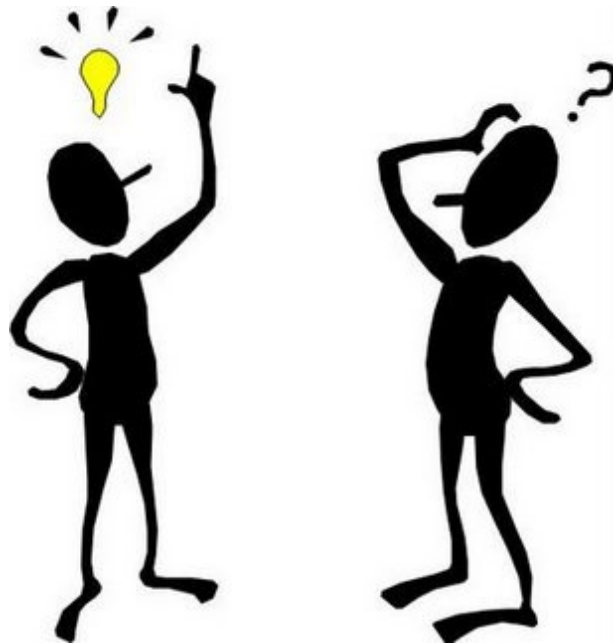
Theory of Planned Behavior (TPB)



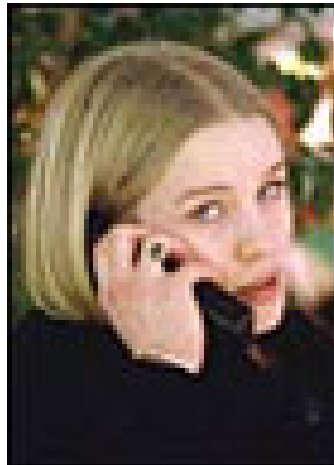
Awareness Activity: Wellness Wheel



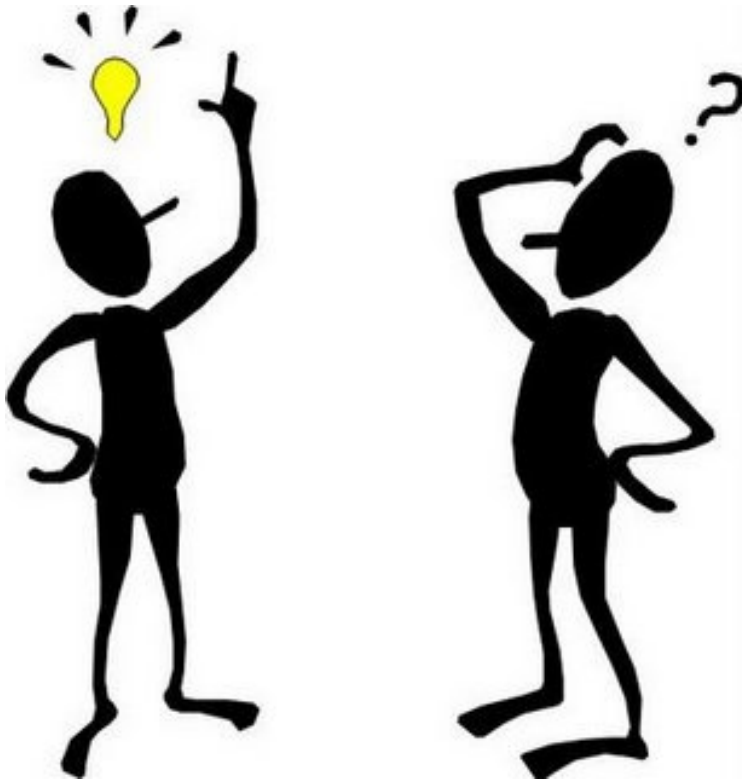
Question: Which Area of Wellness Worries You the Most and/or the Least?



Break Time!



Question: How Are Health and Personal Finances Related?



Health and Finance “Issues”

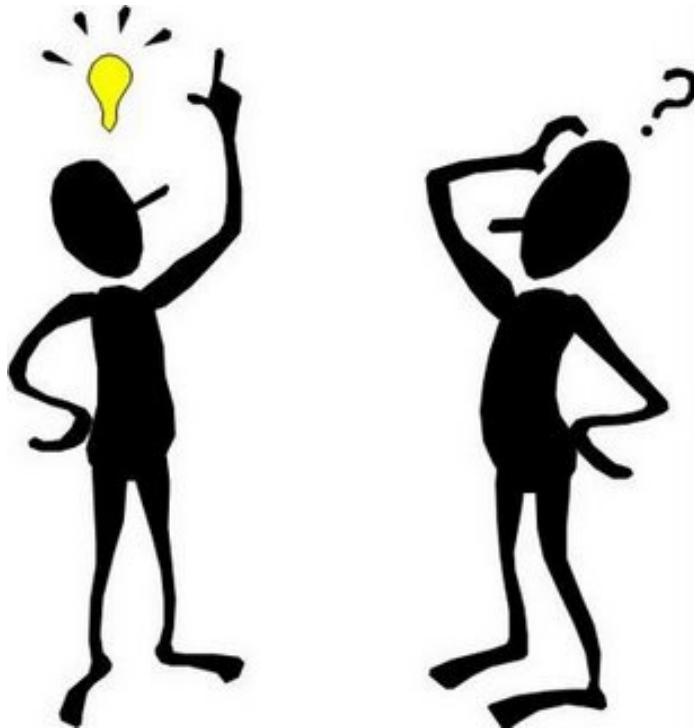
Similarities

1. Problems develop gradually
2. Less stigma due to increasing frequency
3. Impacts job productivity, discrimination
4. Lots of technical jargon
 - Medical terms and directions
 - Financial terms and acronyms



Question:

What are Some Commonly Used Health and Personal Finance Acronyms?



More Similarities

Health and Finance “Issues”

5. Need for programs in schools and at work sites
6. People fear drastic changes and large numbers
7. Need for more “point of purchase” information
8. Advice needs to be realistic



Still More Similarities

Health and Finance “Issues”

9. Lack of limits causes problems

10. Restrictions help avoid problems

11. Drastic solutions have major drawbacks

12. Good health affects wealth

- Health = Higher productivity, fewer work absences
- Live long enough to collect Social Security benefits
- Money saved on smoking, health care bills, etc.



Still More Similarities...

13. Longevity concerns: healthy people need to save more money for longer lifetime

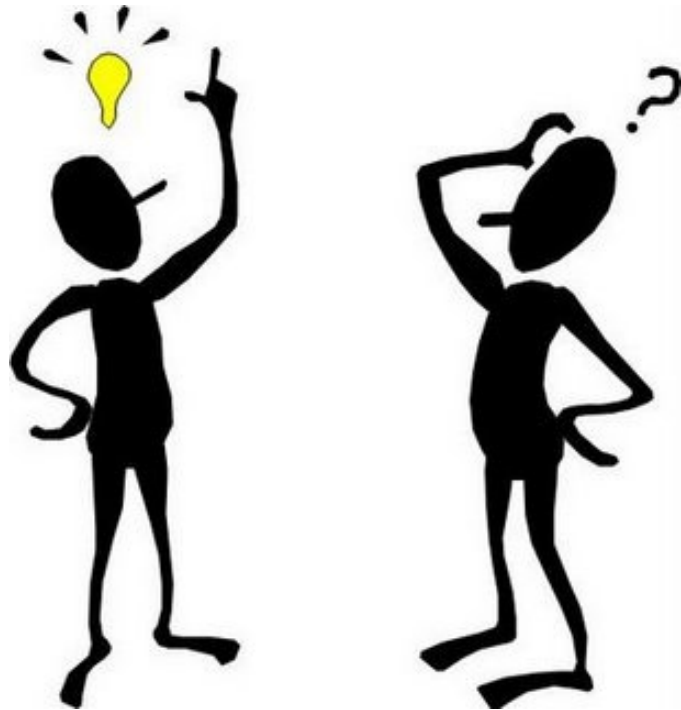
14. People want quick fixes; targets for fraud

15. Denial and disconnects

16. Need for routine check-ups



Question: What Things Should be Checked Routinely in a Health or Financial Check-Up?



...And More Similarities

17. Many available resources

18. Poor risk perception

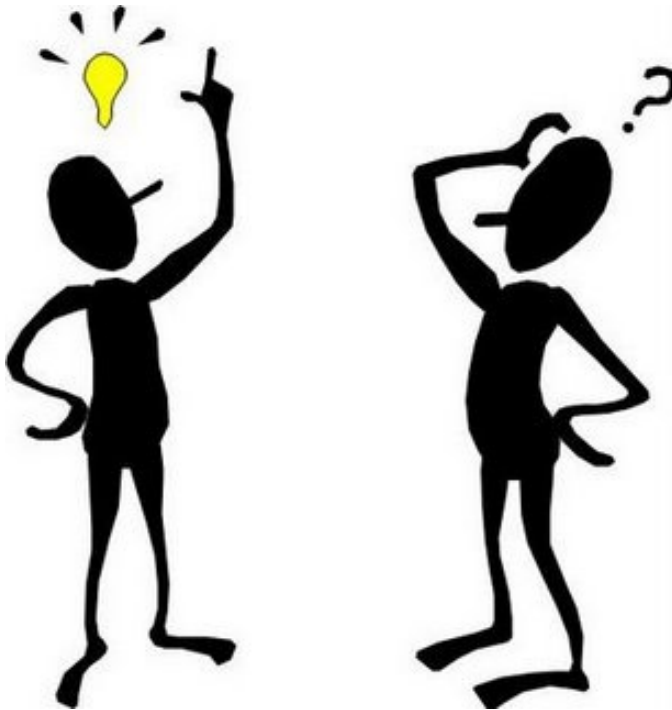
19. Personal Traits = Success

20. Government and employer intervention



Question:

What are Some Ways That Employers Assist Workers With Health or Finances?



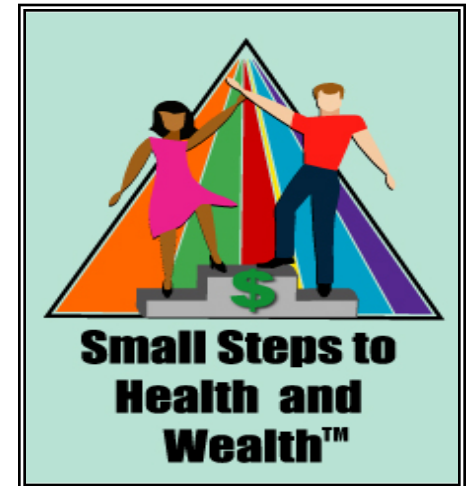
SSHWS is a NIFA-USDA “Signature Program”

- National adaptation/replication of SSHWS is encouraged
- Common program to report national impact
- States don't have to “reinvent the wheel”



2014 was a Big Year!

- 100-year anniversary of Cooperative Extension
- 10-year anniversary of *Small Steps to Health and Wealth*[™] program



SSHW History

- Created by Barb O'Neill/Karen Ensle (Rutgers), 2004
- Stresses small daily action steps
- Includes research-based behavior change strategies
- Integrates health and personal finance topics



First SSHW Class (2004): Dr. O'Neill's "Farewell Seminar"

Farewell Financial Seminar:

Small Steps to Health and Wealth



Join Sussex County Family & Consumer Sciences Educator, Dr. Barbara O'Neill, as she presents her final personal finance seminar for residents of Sussex County.

- Date:** Wednesday, June 23, 6-8 p.m.
- Time:** 6-7 p.m. – Informal reception, light refreshments, and networking
7-8 p.m. – Seminar presentation: *Small Steps to Health and Wealth*
Barbara O'Neill, Sussex County Family & Consumer Sciences Educator
- Place:** Sussex County Health Center (Homestead) Conference Room A, Route 655, Frankford Township

The seminar will discuss similarities between strategies to improve one's health and finances. Small steps that can produce results over time will be described, as well as indicators of "fitness" such as body mass index (for health) and debt-to-income ratios (for wealth). Participants will be encouraged to set one or more personal health and finance-related goals and identify specific "small steps" to achieve them.



2003 National “Save For Your Future” Campaign

*“You may not need a lot of money to accumulate meaningful savings. Thanks to compound interest, **small regular savings can add up** over time. Because, with compound interest, it’s not just your money that earns interest-- your interest earns interest as well-- creating a snowball effect. The longer you save, the more compound interest works for you.”*



2004 Press Release

*“America needs to get healthier **one small step at a time**. Each small step does make a difference, whether it’s taking the stairs instead of an elevator or snacking on fruits and vegetables. The more small steps we can take, the further down the road we will be toward better health for ourselves and our families.”*

HHS Department Secretary Tommy G. Thompson



RUTGERS
New Jersey Agricultural
Experiment Station

SSHW “Elevator Statement”

*Small Steps to Health and Wealth*TM
encourages participants to make
positive behavior changes to
simultaneously improve their health
and personal finances.



“The Greatest Wealth is Health”

Virgil (BC)



RUTGERS
New Jersey Agricultural
Experiment Station

Why SSHW?

Americans Have “Issues”

- Overweight/obesity
- Physical inactivity
- Heart disease and diabetes
- Low savings rates
- High household debt/bankruptcy rates
- Inadequate emergency reserves
- Other?



Retirement Savings

- A third of people in the U.S. have NOTHING saved for retirement including 14% of those age 65+ and 26% of those age 50 to 64 (8/14 Bankrate.com survey)

<http://www.usatoday.com/story/money/personalfinance/2014/08/18/zero-retirement-savings/14069937/>

- 2014 EBRI Retirement Confidence Survey (RCS): 36% of workers have < \$1,000 in retirement savings excluding house and DB pension:

http://www.ebri.org/pdf/surveys/rcs/2014/EBRI_IB_397_Mar14.RCS.pdf

Retirement Savings Calculations

- EBRI (4/14): Less than half (44%) of 2014 RCS respondents reported that they or spouse had ever tried to calculate retirement savings need
- Workers with higher income are significantly more likely to complete a needs calculation
- People who have done a retirement needs calculation tend to have higher levels of savings

<http://www.ebri.org/pdf/FF.276.Ests.10Apr14.pdf>

Fed Survey on Economic Well-Being of U.S. Households (7/14)

<http://www.federalreserve.gov/econresdata/2013-report-economic-well-being-us-households-201407.pdf>

- 25% of households “just getting by”; 13% struggling
- 31% of respondents not retired had no savings or pension, including 19% age 55 to 64
- Only 39% of respondents had 3 months of expenses in savings

Health Study: 6 in 10 Americans Drink Regularly; only 3 in 10 Get Regular Exercise (CDC Study)

<http://www.webmd.com/healthy-aging/news/20100316/good-vs-bad-health-habits-in-us>

- One in five adults were smokers
- Six in 10 adults were obese or overweight
- Three in 10 adults averaged 6 hours of sleep or fewer per night.

Health and Finances Top New Year's Resolutions

- University of Scranton study:
<http://www.rochesterhomepage.net/story/top-new-years-resolutions-and-staying-with-them/d/story/puM2h0ppTUugrkw4qsx2YQ>
- Top 5 resolutions for 2014:
 1. Lose weight
 2. Get organized
 3. Spend less, save more
 4. Enjoy life to the fullest
 5. Stay fit and healthy



O'Neill Journal Articles For More Background Information

The Forum For Family and Consumer Issues (2004)

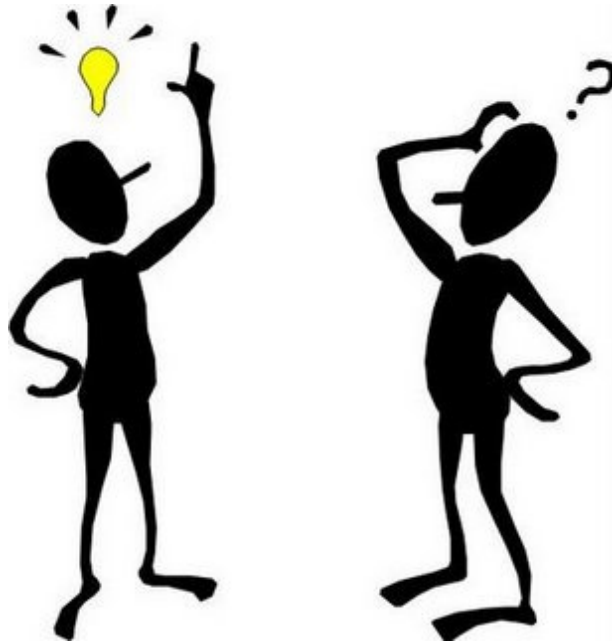
www.ces.ncsu.edu/depts/fcs/pub/9_3/smallsteps.html

The Forum For Family and Consumer Issues (2014)

<http://ncsu.edu/ffci/publications/2014/v19-n1-2014-spring/oneil-ensle.php>



Question: How Do You Change Your Own Personal Health or Financial Behavior or Encourage Clients to Change?

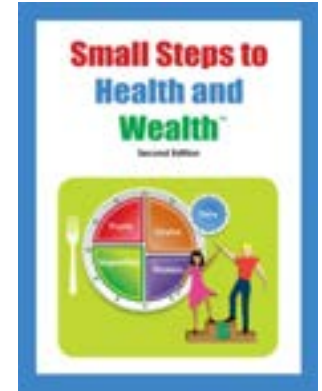


SSHW is a “Turn-Key” Program

- Dozens of program materials developed by Rutgers Cooperative Extension, University of FL, University of KY, etc.
- More program materials in the works
- All Extension educators are encouraged to contribute to repository of SSHW materials on the internal SSHW Web site
- Two requirements: use the SSHW national brand on new products and share them with colleagues



Recent SSHW Program Components



- Second Edition SSHW workbook (2013)
- SHHW workbook online for free downloading:
<http://njaes.rutgers.edu/money/>
- SSHW Youth Curriculum (U of KY):
<http://www2.ca.uky.edu/agc/pubs/fcs5/fcs5451/fcs5451.PDF>
- SSHW Older Adult Curriculum (U of FL):
<http://njaes.rutgers.edu/sshw/internal/older-adults/Lesson-1-Living-Well-on-a-Shoestring-with-activities.pdf> (Lesson 1)

SSHW Web Site Features

- Daily motivational messages for 9 competitive SSHW challenges (2010-2013)
- SSHW book marketing information
- SSHW Blog (U of CA)
- SSHW Podcasts and videos (Colorado State University)
- List of refereed journal articles and abstracts



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

Sample State Extension SSHW Web Sites

- Colorado: <http://www.ext.colostate.edu/smallsteps/locations.html>
- Arizona: <http://tcainstitute.org/sshw.html>



SSHW Monthly Messages

- Monthly health message
- Monthly financial message
- All prior messages since 2007 are archived on the SSHW Web site: <http://njaes.rutgers.edu/sshw>
- ALL Extension educators are invited- and encouraged- to write SSHW messages
 - Message are archived to be able to list on CVs
 - Writing helps build national recognition!



SSHW Workplace Wellness Newsletters

- Available for free downloading on Rutgers Web Site:
<http://njaes.rutgers.edu/sshw/>
- 26 newsletters: Introduction and 25 behavior change strategies

- Introductory newsletter:

<http://njaes.rutgers.edu/sshw/pdfs/workforce-newsletter/Introduction.pdf>



SSHW Animated Videos

- Ten animated SSHW videos are archived at <http://www.youtube.com/user/moneytalkBMO>



Sample SSHW Videos



- Video about SSHW Book:
<https://www.youtube.com/watch?v=PpYMxgZCtZ8>
- “Kick It Up a Notch” Strategy:
<https://www.youtube.com/watch?v=Jejh1h7CQpY>



SSHW Downloadable Posters

EATING AWAY AT YOUR FUTURE?

Eat out one less evening each week and invest the money you save. In 20 years, you'll have almost \$50,000



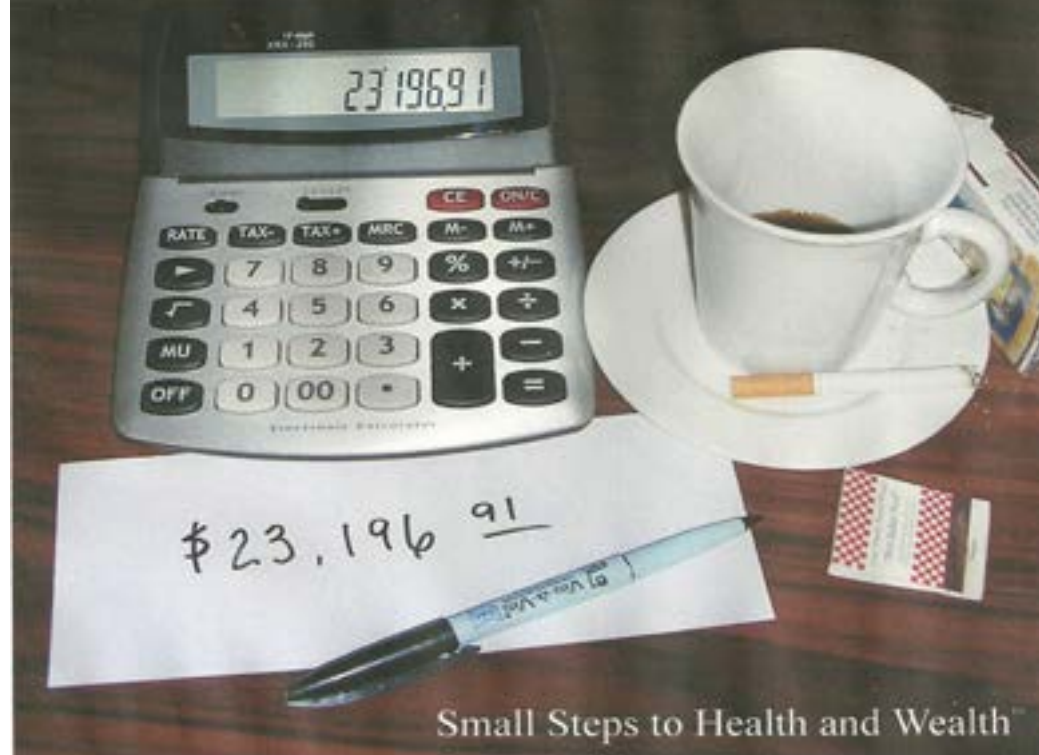
RUTGERS

New Jersey Agricultural
Experiment Station

Are YOUR Savings Going Up in Smoke?

If you cut out a half pack a day and invest what you save, in 20 years, you will have almost \$25,000

(calculated at 5% yield).



Small Steps to Health and Wealth™



RUTGERS

New Jersey Agricultural
Experiment Station

SSHW Calculators

PULL

Paycheck Power[®]
BOOSTER[®]
Calculator

Small Steps to Health and Wealth™

— SIDE 1 —

Look In Your Pocket!

Spend LESS a DAY on average
and you will have MORE a YEAR.

Check what you're spending
now on "little things."
You may be surprised!

▼

Typical Retail Prices

Item	One Every...	Price	Cost per Day
Snack/sandwich	Day	\$ 0.75 - 3.50	\$ 0.75 - 2.50
Coffee, latte, etc.	Day	1.00 - 3.00	1.00 - 3.00
Fast food meal	Day	3.50 - 7.50	3.50 - 7.50
Cigarettes (pack)	Day	3.00 - 5.00	3.00 - 5.00
Lottery ticket	Week	1.00 - 5.00	0.14 - 0.71
Beer (4 pack)	Week	9.50 - 18.00	1.36 - 2.57
Wine/spirits (bottle)	Week	8.00 - 30.00	1.14 - 2.86
Pizza, take-out, etc.	Month	10.00 - 30.00	0.33 - 0.67
Restaurant dinner	Month	35.00 - 100.00	0.83 - 3.33
Impulse buy	Month	25.00 - 100.00	0.83 - 3.33

Write the **TOTAL** you spend per day, on average: **\$**

An Advantage - Calculator

PULL

PULL

Paycheck Power[®]
BOOSTER[®]
Calculator

Small Steps to Health and Wealth™

— SIDE 2 —

Add Up the Money!

SPENDING LESS a DAY*
will add up to this much in:

1 week	30 days	1 year	5 years	10 years	20 years
<input type="text" value="\$28.00"/>	<input type="text" value="\$120"/>	<input type="text" value="\$1,460"/>	<input type="text" value="\$7,304"/>	<input type="text" value="\$14,608"/>	<input type="text" value="\$29,220"/>

*On average

Small Steps to Health and Wealth™

 **Small Steps to Health and Wealth™** encourages participants to make positive behavior changes to simultaneously improve their health and personal finances.

For more information about Small Steps to Health and Wealth™, visit www.rce.rutgers.edu/sshw.

 **RUTGERS COOPERATIVE EXTENSION**
Distributed by Rutgers Cooperative Extension

An Advantage - Calculator

PULL



SSHW Online Challenge

SSHW Worldwide Challenge 2010 (1/24/2010 to 2/27/2010)

Total To Date: 370

Week of 2/14/2010 to 2/20/2010

Daily Activity	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Total
Ate at least 4 cups of fruits and vegetables	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
Exercised at least 30 minutes	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Drank water or unsweetened beverages instead of sugar-sweetened beverages	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Tracked 10,000 (or more) steps by walking with a pedometer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Learned something new related to health and/or nutrition	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
Saved \$1 bill (or more) and/or loose change in a can or jar	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Invested \$5 (or more) including automatic deposits (e.g. 401(k)s)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Tracked money spent throughout the day	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Ate lunch prepared at home instead of at a deli or restaurant	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Learned something new related to personal finance (reading, internet, media reports, etc)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
Total	90	90	100	90	0	0	0	



Save Changes

#SSHWchat Twitter Chat

Storify Link:

<https://storify.com/RutgersNJAES/small-steps-to-health-and-wealth>



[Dr. Barbara O'Neill @moneytalk1 Apr 29](#)

Welcome 2 [#SSHWchat](#) where we'll explore good [#health](#) & [#financial](#) practices. Are U ready? Follow [@moneytalk1](#) & put [#SSHWchat](#) in your tweets

Personal Health and Finance Quiz

<http://njaes.rutgers.edu/money/health-finance-quiz/>

- Believed to be FIRST combined online health and personal finance behavioral practice assessment tool; IRB approved at Rutgers
- Three distinct uses:
 - Stand-alone self-assessment tool for users
 - To collect data for ongoing research
 - For educators to use for SSHW program evaluation (pre- and post-program score)



Health Questions



- 1 = Never
- 2 = Sometimes
- 3 = Usually
- 4 = Always

Daily Health Behaviors:

- ___ 1. I eat breakfast before starting my day (e.g., work, school, or other daily activities).
- ___ 2. I avoid drinking sugar-sweetened beverages (e.g., regular soda and sweetened coffee, tea, or waters).
- ___ 3. I eat 3 ½ to 4 ½ cups of fruits AND vegetables daily.
- ___ 4. I get at least 7 hours of sleep per night.
- ___ 5. I eat at least 1-2 high fiber foods each day (e.g., whole wheat bread and pasta, oat bran, beans, lentils, peas)
- ___ 6. I eat and drink fat-free and/or low-fat dairy products.
- ___ 7. I avoid high-calorie salad dressings, gravies, spreads, and/or sauces.
- ___ 8. I eat foods that are low in fat and/or saturated fat.
- ___ 9. I get at least 30 minutes of aerobic and/or muscle-strengthening physical activity at least 5 days per week.
- ___ 10. I drink at least eight 8-ounce glasses of water and other fluids per day, excluding alcoholic beverages.

Health Score: _____

- **0-8 points** -Your health choices could lead to health problems. Now is the time to take action to reverse the trend.
- **9-16 points** -Your health choices could be better, but don't despair. It's never too late to take action to improve your health.
- **17-24 points** -You are doing a fair job of managing your health practices and have taken some steps in the right direction.
- **25-32 points** -You are doing a good job and are above average in managing your health.
- **33-40 points** -You are in excellent shape managing your health. Keep up the good work!
- **Note:** *Items that you scored with a 1 or 2 are actions that you should consider taking in the future to improve your health.*

Finance Questions



Daily Financial Behaviors:

- ___ 11. I follow a hand-written or computer-generated spending plan (budget) to guide my spending and savings.
- ___ 12. I maintain an emergency fund equal to at least three months of basic, essential household expenses.
- ___ 13. I save the equivalent of at least \$1 daily (\$365 annually) in loose change in a savings account and/or jar.
- ___ 14. I invest the equivalent of at least \$10 daily (\$3,650 annually) in investment accounts and/or retirement plans.
- ___ 15. I avoid payday loans, car title loans, pawn shop loans, cash advances, tax refund loans, and other high-cost debt.
- ___ 16. I owe less than 20% of my monthly net income on monthly consumer debt payments (e.g., credit cards, car loans, student loans, and/or personal loans excluding a mortgage). **Example:** \$3,000 net income x .20 = \$600.
- ___ 17. I eat at least two meals a day prepared at home instead of eating out (excluding traveling).
- ___ 18. I use advertisements, coupons, promo codes, sales, web sites, and/or discounts to save money on purchases.
- ___ 19. I live below my means (i.e., spend less than I earn).
- ___ 20. I make written "to do" lists or specific plans to organize my financial goals, spending, and/or daily activities.

Financial Score: _____

Score Interpretation

- **0-8 points** -Your financial choices could lead to financial problems. Now is the time to take action to reverse the trend.
- **9-16 points**- Your financial choices could be better, but don't despair. It's never too late to take action to improve your finances.
- **17-24 points** -You are doing a fair job of managing your personal finances and have taken some steps in the right direction.
- **25-32 points** -You are doing a good job and are above average in managing your finances.
- **33-40 points** -You are in excellent shape managing your finances. Keep up the good work!
-

Note: Items that you scored with a 1 or 2 are actions that you should consider taking in the future to improve your personal finances.

TOTAL (Health + Financial) Score: _____

Graduate Student Master's Thesis Data Source

University of Kentucky MS degree graduate student/Extension agent, Laura White, using the quiz to study the impact of a SSHW class series



SSHW Webinar

<https://learn.extension.org/events/1625#.U6CYX01OWM8>

- Delivered 7/29/14 for eXtension (MFLN and CFLN collaboration)



- Archived for viewing 24/7/365

- Can take online quiz for CEU credits



SSHW Research (Rutgers)

Refereed Journal Articles

O'Neill, B. The greatest Wealth is Health: Relationships Between Health and Financial Behaviors. *Journal of Personal Finance*, (2015), 14(1). URL: <http://www.iarfc.org/documents/issues/Vol.14Issue1.pdf>.

O'Neill, B. & Ensle, K. Small Steps to Health and Wealth™: Program Update and Research Insights. *The Forum for Family and Consumer Issues* (2014), (19(1)). [WWW Document] URL: <http://ncsu.edu/ffci/publications/2014/v19-n1-2014-spring/oneil-ensle.php>.



O'Neill, B. & Ensle, K. Have it Their Way: Creating Personalized Online Challenges to Motivate Learners. *Journal of Extension* (April 2012), 50(2), 6 pages [WWW Document] URL: www.joe.org/joe/2012april/tt3.php.

O'Neill, B. & Ensle, K. The Online Small Steps to Health and Wealth™ Challenge: A Model for Interdisciplinary FCS Programs. *Journal of Family and Consumer Sciences* (2010), 102(4), 52-55.

O'Neill, B. Health and Wealth Connections: Evidence from Research and Practice. *Journal of Family and Consumer Sciences* (2009), 101(3), 14-19.

O'Neill, B. & Ensle, K. Small Steps to Health and Wealth™: Available Resources and Potential Economic Impacts. *The Forum for Family and Consumer Issues* (Summer/Fall 2008), 13(2), 5 pages [WWW document] URL: ncsu.edu/ffci/publications/2008/v13-n2-2008-summer-fall/oneill.php.

O'Neill, B. Health and Wealth Connections: Implications for Financial Planners. *Journal of Personal Finance* (2005), 4(2), 27-39.

O'Neill, B. Small Steps to Health and Wealth. *The Forum for Family and Consumer Issues*, (December 2004), [WWW document] URL: www.ces.ncsu.edu/depts/fcs/pub/9_3/smallsteps.html.

SSHW Internal Web Site

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



- Includes marketing pieces, lesson plans, youth materials, older adult materials, class activities, PowerPoint slides, logic model, and post-class evaluation form
- For Extension educators only

SSHW Logic Model

LOGIC MODEL for *Small Steps to Health and Wealth™*

Barbara O'Neill (Rutgers University) REVISED 04/15

SITUATION	INPUTS	OUTPUTS		OUTCOMES – IMPACT		
<p>Societal Problems:</p> <p>Health and personal financial issues affect millions of Americans</p> <p>Increasing incidence of diabetes (18 million people have full-blown diabetes and 41 million have pre-diabetes)</p> <p>More overweight adults and children (Almost 65 % of adults are either overweight or obese; 20 -30% of children are overweight or at risk of becoming overweight)</p> <p>Low household savings rates (U.S. savings rate has recently been at a negative rate)</p> <p>High household debt (average U.S. credit card holders carry an \$9,312 balance)</p> <p>More than half of U.S. households live "paycheck to paycheck"; no savings for emergencies and future financial goals.</p>	<p>What we invest</p> <p>All SSHW materials are available on an internal Extension Web site for use system wide.</p> <ul style="list-style-type: none"> Small Steps to Health and Wealth 25 Days to Health and Wealth Games & activities <p>Publications: The Small Steps to Health and Wealth™ workbook (available at cost from NRAES)</p> <p>Personnel: Extension faculty and staff; volunteers and partners; time and expertise</p> <p>Funding/Match:</p> <ul style="list-style-type: none"> National, state, university & local funding sources Grants <p>Marketing:</p> <ul style="list-style-type: none"> SSHW marketing flyer and program materials System wide impact reports Extension Web sites – national, state, and county Links to SSHW from partners' Web sites 	<p>Activities</p> <p>What we do</p> <p>Training:</p> <ul style="list-style-type: none"> Extension Educators Stakeholders Partners/ volunteers <p>Outreach:</p> <ul style="list-style-type: none"> State and national meetings and boards SSHW consumer workshops Conference presentations Print and electronic media <p>Evaluation: Online or paper Health and Finance Quiz to monitor SSHW participants' performance of recommended daily activities</p> <p>State and national aggregation of impact data</p>	<p>Participation</p> <p>Who we reach</p> <ul style="list-style-type: none"> Cooperative Extension educators Partners and volunteers Major event participants at conferences and health fairs Employees at work sites Employees and students at colleges and universities <p>Special SSHW Target Projects:</p> <ul style="list-style-type: none"> Youth programs Older adult populations Spanish translation of SSHW materials <p>All SSHW resources for educators are housed at http://njaes.rutgers.edu/sshw/internal/</p>	<p>Knowledge</p> <p>Occurs when there is a change in knowledge or the participants actually learn</p> <p>- Cooperative Extension educators and partners increase their ability to deliver & evaluate an interdisciplinary health/personal finance educational program</p> <p>Indicator: # of educators delivering SSHW and # of learners</p> <p>-Participants learn about 25 SSHW behavior change strategies to improve their health and increase their wealth</p> <p>Indicator: Increased knowledge as evidenced by increased scores on SSHW post-test via pre-test</p>	<p>Actions</p> <p>Occurs when there is a change in behavior or the participants act upon what they have learned</p> <p>-Individuals and families develop the knowledge, attitudes, skills, and confidence to apply SSHW behavior change strategies</p> <p>Indicator:</p> <ul style="list-style-type: none"> # of learners applying SSHW strategies as evidence by change in scores on Personal Health and Finance quiz Extension researchers collect and analyze impact data and publish results <p>Indicator: SSHW research data and publications. See http://njaes.rutgers.edu/sshw/</p>	<p>Conditions</p> <p>Occur when a societal condition is improved due to participants' actions taken in previous column</p> <p>Societal Outcomes -Individuals and families participate in SSHW nationwide and improve their quality of life (health and personal finances)</p> <p>Indicator: SSHW participants report positive health and financial outcomes.</p> <p>Cooperative Extension Outcomes -SSHW produces \$100 million+ of impact and a high cost-benefit ratio</p> <p>- Increased visibility of Cooperative Extension as a national leader in improving people's health & finances</p> <p>Indicators: Media placements, requests for information, etc.</p>



RUTGERS

New Jersey Agricultural Experiment Station

SSHW Evaluation Methods

- After-Class Evaluation Form
- SSHW Pre- and Post-Test
- Personal Health and Finance Quiz
- Anecdotes and Success Stories
- 3-Month, 6-Month, 12-Month Follow-Up Evaluations
- Other?



SSHW “Wish List”

- Facebook page and/or Twitter account
- More podcasts in addition to <http://www.ext.colostate.edu/smallsteps/>

- More Twitter chats
- “Lunch and learn” teleconferences



- More webinars

- Aggregated impact; greater evidence base

More “Wish List” Items

- Increased media coverage
- High profile spokesperson
- Increased social media engagement
 - “Selfies” showing goal achievement
 - More boards on Pinterest:
<https://www.pinterest.com/nporterid/small-steps-to-health-and-wealth/>
- Funding for programming and/or research



AMERICA
Saves

I Saved \$250 For:

Lunch Time!



SSHW™ Framework: 25 Health & Wealth Behavior Change Strategies

- Track Your Current Behavior
- Unload Your Childhood Baggage
- Put Your Mind To It
- Commit to Making a Change
- Defy Someone or Defy the Odds
- Think Balance-Not Sacrifice
- Control Your Destiny
- Make Progress Every Day
- Get Help and Be Accountable
- Meet Yourself Halfway
- Say “No” to Supersizing
- Convert Consumption Into Labor
- Compare Yourself With Benchmarks
- Use Easy Frames of Reference
- Automate Good Habits and Create Templates
- Live “The Power of 10”
- Take Calculated Risks and Conquer Fears
- Appreciate Teachable Moments and Wake-Up Calls
- Weigh the Costs and Benefits of Changing
- Step Down to Change
- Kick It Up a Notch
- Control Your Environment
- Monitor Your Progress & Reward Success
- Expect Obstacles & Prepare For Relapses
- Set a Date & Get Started...Just Do It!



Each Strategy Has a Personalized Worksheet

Examples:

- Food and Activity/Income and Expense Logs
- Visualization and Positive Self Talk Exercises
- Defiance worksheets: health and wealth
- Energy balance and money balance worksheets
- Converting calories and spending into labor



“The Jersey Diner Approach” to SSHW



- Adopt strategies that work for you
- Choose 3 to 4 (maximum) strategies



1. Track Your Current Behavior (Exercise, Eating, Spending)

- **Use a pedometer:**



- To determine current number of steps- then build up gradually
- “Use your feet more and you can eat more”

- **Track foods eaten & calories consumed:**

- Use a “Calorie Counter” book for unlabeled foods



- **Track monthly income, expenses, & cash flow**

- Is spending or eating related to emotions?

http://njaes.rutgers.edu/sshw/workbook/01_Track_Your_Current_Behavior.pdf

2. Unload Your Childhood Baggage

- Childhood experiences affect health and personal finance behaviors
- What is “baggage”?
 - False and often irrational beliefs
 - Distorted thinking that affects behavior
- Turn “baggage” into a positive and motivating message



http://njaes.rutgers.edu/sshw/workbook/02_Unload_Your_Childhood_Baggage.pdf

3. Put Your Mind to It



- Successful performers “see” achievements
- Visualize your health and wealth goal
- Remind yourself of previous successes
- Banish “weasel words” and replace with bold declarations
- Describe positive change in present tense
- Describe negative behavior in past tense



http://njaes.rutgers.edu/sshw/workbook/03_Put_Your_Mind_to_It.pdf

4. Commit to Making a Change

- Behavior change takes place in stages
- Commitment occurs during preparation for change
- “Plans to change” can predict behavior
- Determine pros, cons, obstacles



5. Defy Someone or Defy the Odds

- Make a bet and win it
- Prove someone wrong
- Stop being a statistic!



http://njaes.rutgers.edu/sshw/workbook/05_Defy_Someone_or_Defy_the_Odds.pdf

6. Think Balance- Not Sacrifice

- Need to balance intake and outgo
- **Weight:** Burn more calories than consumed
- **Savings:** Earn more money than spent
- More people today are “out of balance”
- Changing just one habit can have big impact

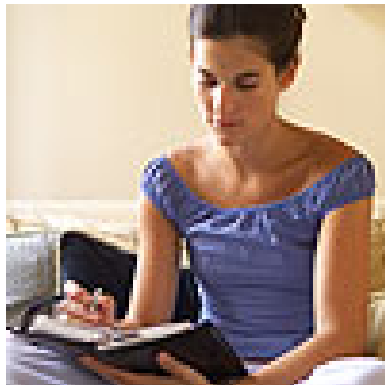


http://njaes.rutgers.edu/sshw/workbook/06_Think_Balance-Not_Sacrifice.pdf

7. Control Your Destiny

- Best way to predict your future: Create it!
- Expect a positive outcome and take action
- Locus of Control: Who is responsible for your success?

http://njaes.rutgers.edu/sshw/workbook/07_Control_Your_Destiny.pdf



8. Make Progress Everyday

***Any* small step to improve your health or increase your wealth is better than doing nothing!**

http://njaes.rutgers.edu/sshw/workbook/08_Make_Progress_Every_Day.pdf



Activity:

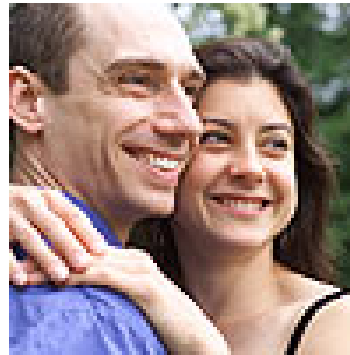
What are some things you can do daily to reach your health and financial goals?



9. Get Help and Be Accountable

Sources of support to reach goals:

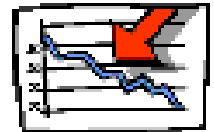
- Friends, family, co-workers
- Pets
- Employers
- Support groups



http://njaes.rutgers.edu/sshw/workbook/09_Get_Help_and_Be_Accountable.pdf

10. Meet Yourself Halfway

- **Health:** Decrease portion sizes of favorite foods by 1/3 to 1/2 and/or increase exercise
 - Eat half as much as you do now...gradually
 - Take leftovers from restaurant meals home
- **Finances:** Reduce discretionary spending by 1/3 to 1/2 and/or increase income
 - Spend less than you do now
 - Look for less expensive options



http://njaes.rutgers.edu/sshw/workbook/10_Meet_Yourself_Halfway.pdf

11. Say “No” to Super-Sizing

- **Health:** Steer clear of “meal deals” in restaurants and order smaller portions
 - People often eat all the food they are given



- **Finances:** Avoid “buy three and save” offers when you only need one item
 - Scrutinize offers to trade-up to a costlier item (bait and switch?) or buy more items

12. Convert Consumption (Calories, Spending) Into Labor



- **Health:** How many hours of exercise are needed to burn off extra food?

– Is eating a certain food “worth the calories?”



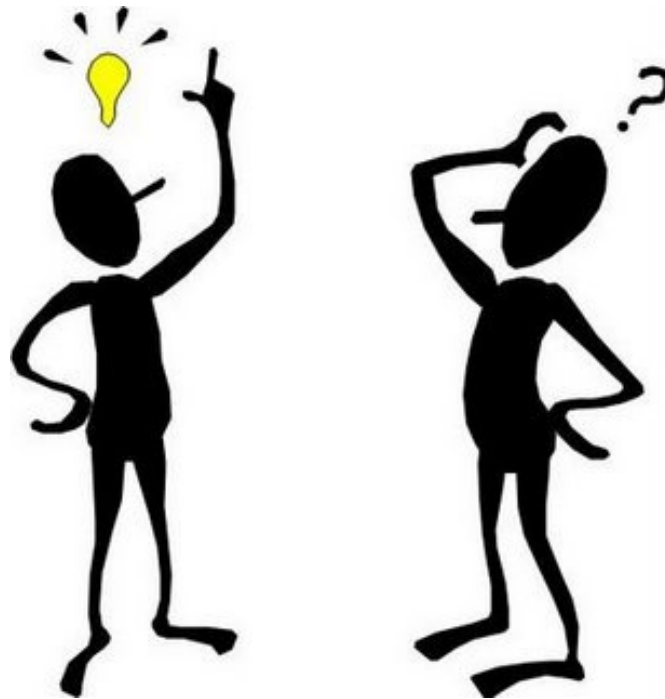
- **Finances:** How many hours of work are needed in order to buy something (use after-tax dollars)?

– Is buying something worth the time worked?

http://njaes.rutgers.edu/sshw/workbook/12_Convert_Consumption_Into_Labor.pdf

Activity:

Develop a health and a financial scenario to illustrate “Convert Consumption Into Spending”



13. Compare Yourself With Recommended Benchmarks

- **Health:**

- Body Mass Index (BMI)
- 4 ½ cups of fruits and vegetables daily
- Total cholesterol < 200 mg/dl



- **Finances:**

- Consumer debt-to-income ratio < 20%
- Age times gross income divided by 10 (Stanley & Danko formula in *The Millionaire Next Door*)
- Suggested asset allocations by age

http://njaes.rutgers.edu/sshw/workbook/13_Compare_Yourself_With_Recommended_Benchmarks.pdf

14. Use Easy Frames of Reference



- Simple and easy to understand strategies
- Research: people eat better when portion sizes are compared to common objects



- Convert financial advice into dollars from percentages



- http://njaes.rutgers.edu/sshw/workbook/14_Use_Easy_Frames_of_Reference.pdf

15. Automate Good Habits and Create Templates

- **Health:** Routine health screenings, nutritional shakes and “points” programs for weight loss, short programmed workouts (e.g., Curves)



- **Finances:** Dollar-cost averaging investment deposits, employer retirement savings plan, *Save More Tomorrow* concept, direct deposit

http://njaes.rutgers.edu/sshw/workbook/15_Automate_Good_Habits_and_Create_Templates.pdf

16. Live “The Power of 10”



- Lose 10% of body weight
- Walk 10,000 steps/day
- Eat 100 calories less per day
- Exercise in 10-minute intervals
- Save \$10 a week or month
- Add \$1/day to credit card payments
- Invest some money in stock (average 10% return)

http://njaes.rutgers.edu/sshw/workbook/16_Live_The_Power_of_10.pdf

17. Take Calculated Risks and Conquer Your Fears

- Improving health/finances = Taking risks
- Change moves you out of comfort zone
- Success = Taking calculated risks and learning from setbacks
- False Evidences Appearing as Real (FEAR)



http://njaes.rutgers.edu/sshw/workbook/17_Take_Calculated_Risks_and_Conquer_Your_Fears.pdf

18. Appreciate Teachable Moments and Wake-Up Calls

- Many people don't change unless forced to
- Know risks but live in state of denial
- Life-changing events = “Teachable Moments”
- Negative teachable moments: Wake-up Calls
- “Pay now” or “pay later”



http://njaes.rutgers.edu/sshw/workbook/18_Appreciate_Teachable_Moments_and_Wake-up_Calls.pdf

19. Weigh the Costs and Benefits of Changing

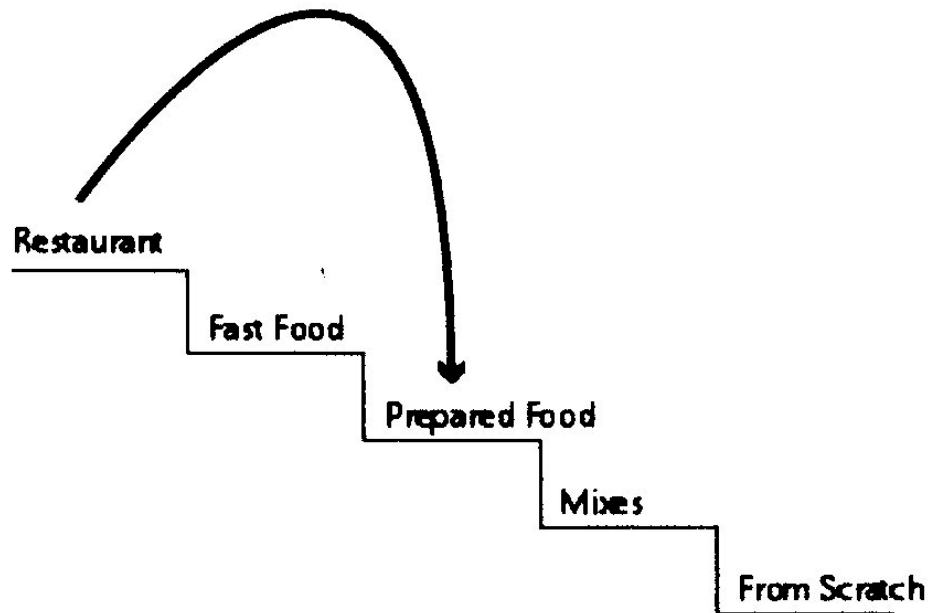


- Cost-benefit analysis: decision-making tool
- **Decisional Balance:** weigh pros and cons of changing behavior
- People take action when the pros of changing outweigh the cons
- Decisions to change affect others



http://njaes.rutgers.edu/sshw/workbook/19_Weigh_the_Costs_and_Benefits_of_Changing.pdf

20. Step Down to Change

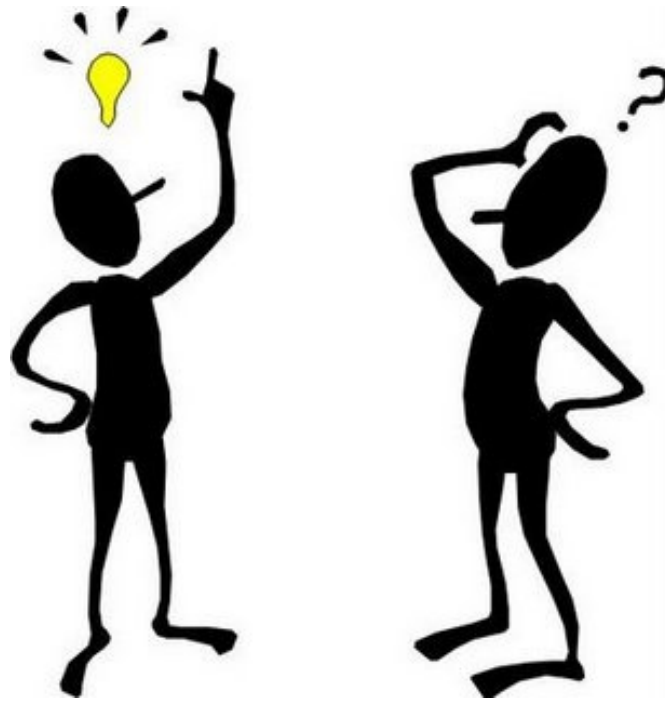


- Don't cut out something completely
- Find a better alternative

http://njaes.rutgers.edu/sshw/workbook/20_Step_Down_to_Change.pdf

Activity:

Develop a health and a financial scenario to illustrate “Step Down to Change”



21. Kick It Up a Notch!



- Ramp up physical activity
 - Work up to 10,000 steps
 - Increase fruits and vegetables in diet
 - Do more of anything positive!
-
- A blue silhouette of a person climbing a set of stairs, positioned between the first and second columns of bullet points.
- Transfer credit card balances to lower rate
 - Automatically increase savings at regular intervals
 - Add 1/12 of mortgage payment (P & I) monthly
 - Do more of anything positive!

http://njaes.rutgers.edu/sshw/workbook/21_Kick_it_Up_a_Notch.pdf

52-Week Money Challenge

- Starts with \$1 and gradually ramps up \$1 a week to 52

<http://walton.ifas.ufl.edu/fcs/files/2014/01/52-Week-Money-Challenge.pdf>

HOW TO SUCCESSFULLY SAVE \$1,378 IN 52 WEEKS!

Week	Deposit	Balance	Week	Deposit	Balance
<input type="checkbox"/> 1	\$1	\$1	<input type="checkbox"/> 27	\$27	\$378
<input type="checkbox"/> 2	\$2	\$3	<input type="checkbox"/> 28	\$28	\$406
<input type="checkbox"/> 3	\$3	\$6	<input type="checkbox"/> 29	\$29	\$435
<input type="checkbox"/> 4	\$4	\$10	<input type="checkbox"/> 30	\$30	\$465
<input type="checkbox"/> 5	\$5	\$15	<input type="checkbox"/> 31	\$31	\$496
<input type="checkbox"/> 6	\$6	\$21	<input type="checkbox"/> 32	\$32	\$528
<input type="checkbox"/> 7	\$7	\$28	<input type="checkbox"/> 33	\$33	\$561
<input type="checkbox"/> 8	\$8	\$36	<input type="checkbox"/> 34	\$34	\$595
<input type="checkbox"/> 9	\$9	\$45	<input type="checkbox"/> 35	\$35	\$630
<input type="checkbox"/> 10	\$10	\$55	<input type="checkbox"/> 36	\$36	\$666
<input type="checkbox"/> 11	\$11	\$66	<input type="checkbox"/> 37	\$37	\$703
<input type="checkbox"/> 12	\$12	\$78	<input type="checkbox"/> 38	\$38	\$741
<input type="checkbox"/> 13	\$13	\$91	<input type="checkbox"/> 39	\$39	\$780
<input type="checkbox"/> 14	\$14	\$105	<input type="checkbox"/> 40	\$40	\$820
<input type="checkbox"/> 15	\$15	\$120	<input type="checkbox"/> 41	\$41	\$861
<input type="checkbox"/> 16	\$16	\$136	<input type="checkbox"/> 42	\$42	\$903
<input type="checkbox"/> 17	\$17	\$153	<input type="checkbox"/> 43	\$43	\$946
<input type="checkbox"/> 18	\$18	\$171	<input type="checkbox"/> 44	\$44	\$990
<input type="checkbox"/> 19	\$19	\$190	<input type="checkbox"/> 45	\$45	\$1035
<input type="checkbox"/> 20	\$20	\$210	<input type="checkbox"/> 46	\$46	\$1081
<input type="checkbox"/> 21	\$21	\$231	<input type="checkbox"/> 47	\$47	\$1128
<input type="checkbox"/> 22	\$22	\$253	<input type="checkbox"/> 48	\$48	\$1176
<input type="checkbox"/> 23	\$23	\$276	<input type="checkbox"/> 49	\$49	\$1225
<input type="checkbox"/> 24	\$24	\$300	<input type="checkbox"/> 50	\$50	\$1275
<input type="checkbox"/> 25	\$25	\$325	<input type="checkbox"/> 51	\$51	\$1326
<input type="checkbox"/> 26	\$26	\$351	<input type="checkbox"/> 52	\$52	\$1378



52-Week Youth Money Challenge

- Gradually ramps up from \$1 to \$5 per week

<http://www.slideshare.net/BarbaraONeill/52-week-money-challenge-for-youth0315>



52-Week Youth Money Challenge

Barbara O'Neill, Ph.D., CFP®E, Rutgers Cooperative Extension
 oneill@aesop.rutgers.edu

Weeks of the Challenge	Amount of Savings Per Week in Dollars (or Other Currency)	Amount Saved	Total Amount Saved
Weeks #1-#10 Dates:	\$1.00	\$10.00	\$10.00
Weeks #11-#20 Dates:	\$2.00	\$20.00	\$30.00
Weeks #21-#30 Dates:	\$3.00	\$30.00	\$60.00
Weeks #31-#40 Dates:	\$4.00	\$40.00	\$100.00
Weeks #41-#50 Dates:	\$5.00	\$50.00	\$150.00
Week #51: Optional Birthday Gift Savings Date:	\$25.00	\$25.00	\$175.00
Week #52: Optional Holiday Gift Savings Date:	\$25.00	\$25.00	\$200.00
Optional 50% Match by Parent, Grandparent, etc. Date:	\$100.00	\$100.00	\$300.00



22. Control Your Environment

- Remove cues for unhealthy practices
- Add prompts for healthy practices
- Set yourself up to succeed
 - Avoid temptation
 - Reminders and warning signs
 - Rearrange things
 - Break the chain early
 - Anticipate difficult situations



23. Monitor Your Progress and Reward Success

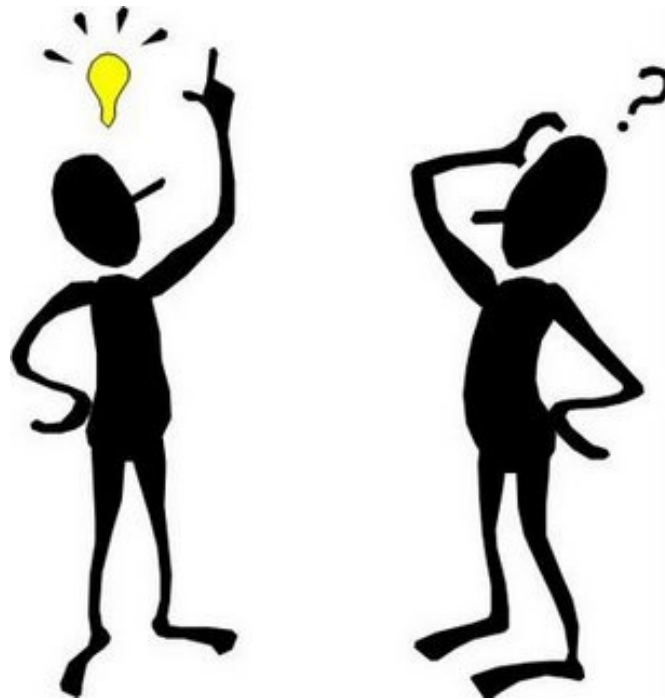
- Rewards follow and reinforce behavior change
- Reward progress at every major step
- Written records increase self-awareness
- Success is an important motivator



http://njaes.rutgers.edu/sshw/workbook/23_Monitor_Your_Progress_and_Reward_Success.pdf

Activity:

Make a list of low-calorie, low-cost rewards for achieving health and financial goals



24. Expect Obstacles and Prepare for Relapses

- Obstacles and relapses should be expected
- Identify obstacles and plan to overcome them
 - Time pressures
 - Social pressures
- Control everything you can
- Regroup and move on after a relapse



http://njaes.rutgers.edu/sshw/workbook/24_Expect_Obstacles_and_Prepare_for_Relapses.pdf

25. Set a Date and Get Started... Just Do It!

- Take the time to prepare properly
- Identify and address obstacles
- Set a realistic start or quit date
- “Go public” with your commitment to change
- Consider a “commitment contract”
- *Then...*”just do it!”



http://njaes.rutgers.edu/sshw/workbook/25_Set_a_Date_and_Get_Started---Just_Do_It.pdf

Behavior-Change Contract

Name: _____

Health Goals: _____

I commit to take the following actions to reach my health goals:

1. _____

2. _____

3. _____

4. _____

Wealth Goals: _____

I commit to take the following actions to reach my wealth goals:

1. _____

2. _____

3. _____

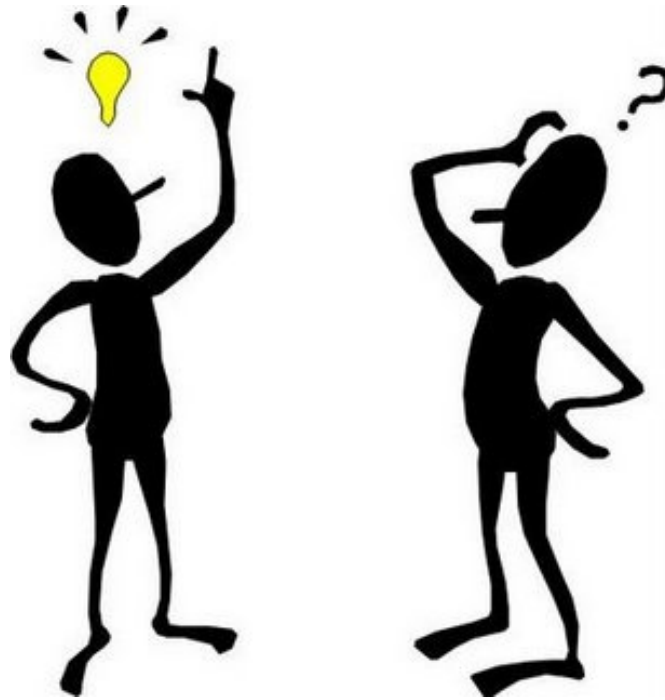
4. _____

Self-Changer's Signature _____ Date _____

Witness Signature _____ Date _____



Question: Which SSHW Behavior Change Strategies Do You Like the Most?



Other Resources: Health Assessment Tools



- **Healthy Behaviors Quiz (Indiana University)**

<http://www.weighttalk.net/iu/about-the-program/healthy-behaviors-quiz/>

This quiz asks a series of five questions about healthy behaviors practiced on a regular basis.

- **Interactive Games, Quiz, and Videos (Academy of Nutrition and Dietetics)**

<http://www.eatright.org/nnm/games/#.U57HNU1OWM8>

This Web page includes six interactive programs to teach health and nutrition topics to youth and adults.

- **Nutrition and Activity Quiz (American Cancer Society)**

<http://www.cancer.org/healthy/toolsandcalculators/quizzes/nutrition-activity-quiz/>

This quiz consists of 12 questions about daily behaviors that are taken to live a healthy lifestyle.

- **360 Degree Gut Check (Live Well Colorado)**

<http://livewellcolorado.org/healthy-living/360-gut-check/behavior-quiz>

This Web page includes three different health behavior assessment quizzes for adults, children, and families.

Other Resources: Financial Assessment Tools



- **Financial Fitness Quiz (Rutgers Cooperative Extension)**

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

This 20-question online multiple choice quiz provides a self-assessment of personal finance practices.

- **Financial Fitness Quiz (Virginia Society of Certified Public Accountants)**

<http://www.vscpa.com/Content/59148.aspx>

This 20-question online true-false quiz provides a self-assessment of personal finance practices.

- **Personal Finance Quizzes (Money Tools: Personal Finance News and Information)**

<http://moneytools.org/personal-finance-quizzes>

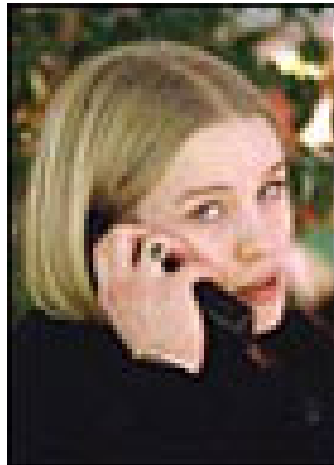
This Web page includes a wide variety of interactive quizzes on personal finance topics.

- **Saver Checklist (America Saves)**

<http://americasaves.org/for-savers/savings-tools-and-resources/saver-checklist-tool>

This checklist of personal finance behaviors includes characteristics of successful savers.

Break Time!



Post-Test and Review

Name _____ Date _____

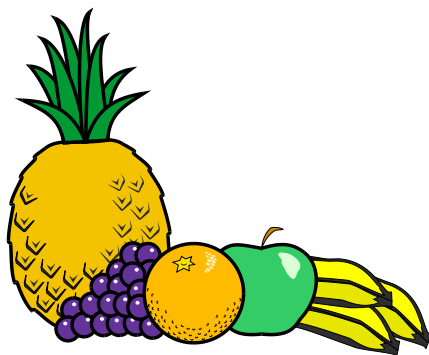
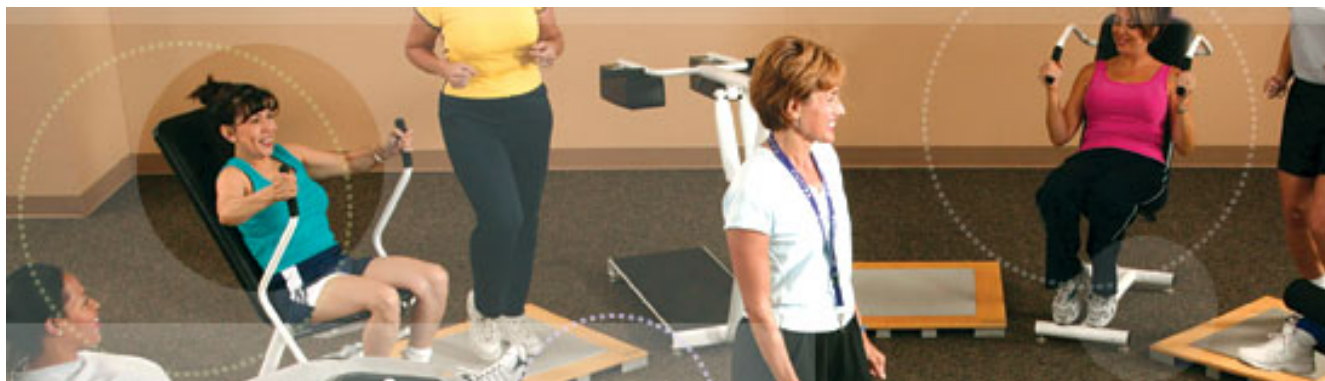
Small Steps to Health and Wealth™ (SSHW) Pre- and Post-Test

Please indicate the best answer for each of the 20 questions below by circling the correct response.

1. A firm commitment to improve one's health and/or finances occurs during what stage of behavior change?
 - a. Pre-contemplation
 - b. Contemplation
 - c. Preparation
 - d. Action
2. Which of the following is the *best* phrase with which to state your health and financial goals?
 - a. I plan to save \$100 a month
 - b. I can save \$50 a month
 - c. I hope to save \$200 a month
 - d. I used to save \$150 a month
3. The most painless time to increase retirement savings deposits is when
 - a. You receive a raise
 - b. You retire
 - c. You turn 50
 - d. You become a grandparent
4. Eating an extra 100 calories per day translates into about how many pounds of weight gain in a year?
 - a. 5
 - b. 10
 - c. 15
 - d. 20
5. Buying 2 lottery tickets instead of 4, or eating 1 cookie instead of 2, are examples of what SSHW strategy?
 - a. Think Balance-Not Sacrifice
 - b. Step Down to Change
 - c. Control Your Environment
 - d. Meet Yourself Halfway
6. Which of the following is a *false* statement?
 - a. Health and financial problems generally develop gradually over time
 - b. Obese and bankrupt people face more social stigma today than ever before
 - c. Healthy people have higher lifetime health care costs than unhealthy people
 - d. Health and financial "issues" can impact job productivity, income, and wealth accumulation



Educator Suggestion: “Walk The Walk” (Personal Behavior Change)



Why Change Your Behavior?

- Consider how hard it is to change yourself and you will understand what a challenge it will be to change others
- To have a success story to share with others and to be a role model



Stepped Approach to Behavior Change



X
Start

A **journey** of a **thousand miles** begins with a single **step**

Start With Your “Bucket List”



Design Your SSHW Coat of Arms

Health Goal

Wealth Goal

Health and/or Wealth Motto

Best Health and/or Wealth Success Story

Health and Wealth Obstacles



Select 3- 4 SSHW Strategies

Worksheet 43		
Behavior-Change Strategies I Will Use		
Behavior-Change Strategy	Page Number	Plan to Do ✓
1. Track Your Current Behavior	17	
2. Unload Your Childhood Baggage	20	
3. Put Your Mind To It	23	
4. Commit to Making a Change	27	
5. Defy Someone or Defy the Odds	30	
6. Think Balance-Not Sacrifice	33	
7. Control Your Destiny	38	
8. Make Progress Every Day	41	
9. Get Help and Be Accountable	44	
10. Meet Yourself Halfway	47	
11. Say "No" to Super-sizing	51	
12. Convert Consumption into Labor	54	
13. Compare Yourself With Recommended Benchmarks	58	
14. Use Easy Frames of Reference	63	
15. Automate Good Habits and Create Templates	66	
16. Live "The Power of 10"	70	
17. Take Calculated Risks and Conquer Your Fears	75	
18. Appreciate Teachable Moments and Wake-Up Calls	78	
19. Weigh the Costs and Benefits of Changing	81	
20. Step Down to Change	84	
21. Kick It Up a Notch	88	
22. Control Your Environment	92	
23. Monitor Your Progress and Reward Success	95	
24. Expect Obstacles and Prepare for Relapses	102	
25. Set a Date and Get Started...Just Do It!	105	



Develop a Plan, Work Your Plan

Small Steps to Health and Wealth Planning Worksheet



My *health* goal is (be specific):

My *wealth* goal is (be specific):

Below is a picture of my *health* goal:

Below is a picture of my *wealth* goal:

--	--

Five small steps toward my *health* goal:

- 1.
- 2.
- 3.
- 4.
- 5.

Five small steps toward my *wealth* goal:

- 1.
- 2.
- 3.
- 4.
- 5.

Progress check-up dates for *health* goal:

Progress check-up dates for *wealth* goal:



Tangible Action Steps: Health

- Prepare more meals at home
- Tame the tube
- Right-size food portions
- Choose to move more
- Eat more fruits and vegetables
- Re-think your drinks



Tangible Action Steps: Finances

- Set tangible goals and take action
- “Find” money to save/invest
- Pay yourself first
- Practice tax avoidance
- Benchmark your progress (e.g., net worth)
- Get help when needed



Major Take-Away: Focus on What You CAN Control

CAN'T Control

- Speed of economic recovery
- Financial markets
- Labor market/unemployment rate
- Housing market
- Employee benefit cutbacks
- Political environment

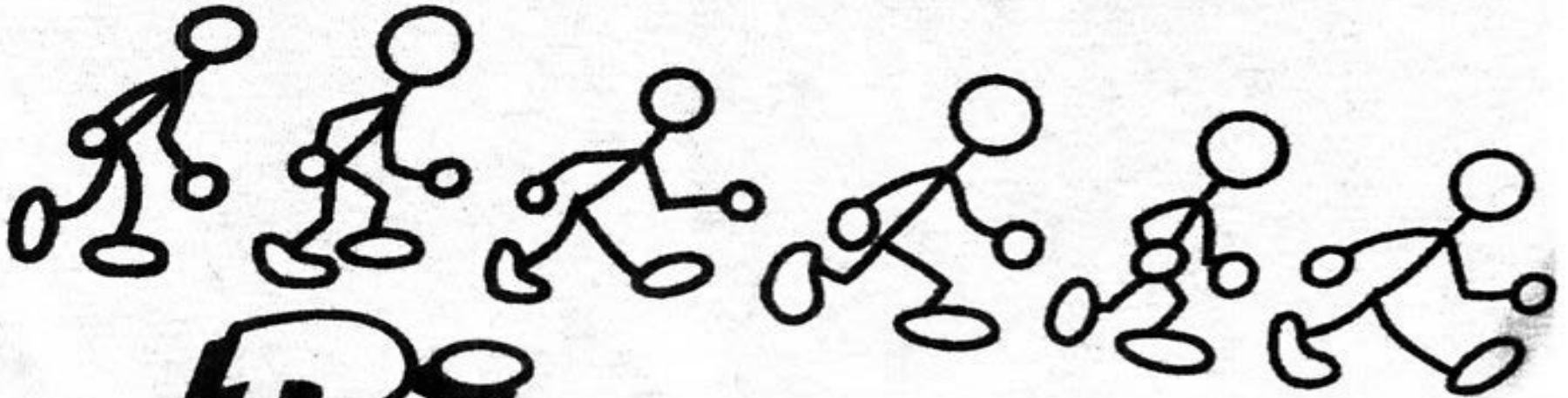
CAN Control

- Healthy lifestyle
- Spending and saving habits
- Human capital investments
- How you spend your time



Be Healthy, Wealthy, and Happy!

Small steps



Big rewards!



RUTGERS
New Jersey Agricultural
Experiment Station

Questions? Comments? Experiences?



E-Mail:

oneill@aesop.rutgers.edu

Twitter: @moneytalk1

Develop a Regional SSHW Implementation Plan: Deliverables, Dates, etc.

