

Small Steps to Health and Wealth

Small Steps to Health and Wealth is a program designed to motivate participants to simultaneously improve their health and finances. Consisting of 38 PowerPoint slides, a *Wellness Wheel* handout, and a *Small Steps to Health and Wealth Planning Worksheet*, the program encourages participants to set a health goal and/or a wealth goal and take action to achieve their goals by implementing small progress steps. The impact of health on personal finances and finances on health is also explored. The program concludes with a discussion of seven key health and wealth success factors: attitude, automation, awareness/ knowledge, control, environment, goals, and time. An accompanying *Small Steps to Health and Wealth* Web site and participant workbook are currently under development.

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Description

Many Americans today have health and personal finance “issues” (read: serious problems). Major societal concerns that have been widely reported in recent years include an increasing incidence of diabetes, more overweight and obese adults and children, low household savings rates, and high household debt. Not surprisingly, two important objectives of Cooperative Extension family and consumer sciences programs are improving the diet/health and financial security of program participants. All too often, however, these two program objectives are addressed separately with different staff, curricula, and outreach methods. This is unfortunate because there are many parallels between factors that affect good health and those that foster financial success.

This Program Showcase workshop began by briefly describing similarities between health and personal finance “issues.” For example, problems generally take time to develop and to overcome and drastic solutions, such as gastric bypass surgery and bankruptcy, have major drawbacks. The workshop then described a new educational program for consumers, *Small Steps to Health and Wealth*, that incorporates parallel health and finance challenges and suggests positive actions that participants can take to improve both areas of their lives. These strategies help actualize proactive plans that can be applied to either health or finances. Participants are encouraged to take action that improves their lives and educators can aggregate individual changes across large groups to demonstrate program impact.

Small Steps to Health and Wealth is an educational program designed to motivate participants to simultaneously improve their health and wealth. Consisting of 38 PowerPoint slides and accompanying worksheets, the program encourages participants to set a health goal and/or a wealth goal and take action to achieve their goals by implementing small progress steps. The class begins with a *Wellness Wheel* for participants to assess various aspects of their health (physical, spiritual, financial, etc.). Participants place a mark on the wheel to indicate how “well-rounded” they are in each area. There is also a *Small Steps to Health and Wealth Planning Worksheet* for participants to describe a personal health and finance goal, attach a picture or drawing of their goals, and list small steps to achieve them and periodic progress check-up dates.

Small Steps to Health and Wealth includes a discussion of seven key health and wealth success factors: attitude, automation, awareness/knowledge, control, environment, goals, and time. The impact of health on finances and finances on health is also explored. The face-to-face program for consumers consists of two main sections: a discussion of 20 similarities between health and personal finance issues and 10 suggested behavior change strategies that can be applied to either area. Plans are underway to develop an accompanying Web site with an online database to track program impact upon participants’ health and finances. In addition, a *Small Steps to Health and Wealth* workbook is currently in production and research about program impacts and health-wealth linkages is also planned.

References

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