

Changing Behavior One Step at a Time: The *Small Steps to Health and Wealth*TM Workbook

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Many Americans have concurrent health and financial "issues" such as obesity, diabetes, low savings rates, and high household debt. However, health and personal finances are generally treated as separate topics in educational programs, publications, and research (Vitt, Siegenthaler, Siegenthaler, Lyter, & Kent, 2002). This is unfortunate because there are many parallels between factors that affect good health and financial success, such as personal qualities and environmental influences (Hollerich, 2004; O'Neill, 2004). In addition, financial "issues" can affect personal health status and vice versa. For example, overdue medical bills can result in physical symptoms of stress and/or delayed or inadequate treatment and high health costs can lead to a poor credit history and/or bankruptcy (Drentea & Lavrakas, 2000; Himmelstein, Warren, Thorne, & Woolhandler, 2005; O'Neill, Sorhaindo, Xiao, & Garman, 2005).

People in poor health often die young and spend thousands of dollars- money that could have been invested- on prescription drugs and health care costs. On the other hand, those who practice recommended health behaviors will more likely exceed average life expectancy and need a large retirement nest egg to insure that they don't outlive their assets (Lee and McKenzie, 1999). Another health and wealth relationship is the sheer cost of unhealthy habits. Eliminate a \$10 a day smoking, gambling, and/or junk food habit, for example, and you can save \$3,650 annually, plus interest. The Centers for Disease Control estimates that a 10% weight loss could reduce an overweight person's lifetime medical costs by \$2,200 to \$5,300 (Preventing Chronic Diseases, 2003).

The purpose of this abstract is to describe the *Small Steps to Health and Wealth*TM (SSHTM) workbook that was developed to motivate learners to adopt behavior change strategies that simultaneously improve their health and personal finances (O'Neill, 2005). The book includes 25 behavior change strategies that can be applied to simultaneously improve both aspects of life. These strategies are drawn from both empirical research studies (e.g., the Transtheoretical Model of Change and Attribution Theory) and frequently cited health and personal finance recommendations. Program participants are encouraged to adopt 3 or 4 of the suggested behavior change strategies and operationalize them by developing a personal action plan to improve their health and/or personal finances.

The workbook supports the *Small Steps to Health and Wealth*TM program that includes a two hour PowerPoint presentation for consumers, an online registration and impact evaluation system, and research about linkages between health and personal finances. It will be available both in print and as online fact sheets.

Following is a list of the 25 behavior change strategies described in detail in the *Small Steps to Health and Wealth*TM workbook. Short catchy phrases were used to increase reader interest. Each strategy has a worksheet that participants can use to "personalize" it to their situation and formulate a personal behavior change action plan.

1. Track Your Current Behavior
2. Unload Your Childhood Baggage
3. Put Your Mind to It
4. Commit to Making a Change
5. Defy Someone or Defy the Odds
6. Think Balance-Not Sacrifice
7. Control Your Destiny
8. Make Progress Every Day
9. Get Help and Be Accountable
10. Meet Yourself Halfway
11. Say "No" to Super-Sizing
12. Convert Consumption into Labor
13. Compare Yourself with Recommended Benchmarks
14. Use Easy Frames of Reference
15. Automate Good Habits and Create Templates
16. Live "The Power of 10"
17. Take Calculated Risks and Conquer Your Fears
18. Appreciate Teachable Moments and Wake-Up Calls
19. Weigh the Costs and Benefits of Changing
20. Step Down to Change
21. Kick it up a Notch
22. Control Your Environment
23. Monitor Your Progress and Reward Success

24. Expect Obstacles and Prepare For Relapses
25. Set a Date and Get Started...Just Do It!

The *Small Steps to Health and Wealth™* workbook will be published during the summer of 2006 by the Natural Resource, Agriculture, and Engineering Service (NRAES) at Cornell University. It will be available to Extension professionals and other health and financial educators nationwide. The online SSHW™ fact sheets and registration/evaluation system will be hosted by Rutgers Cooperative Research and Extension and the University of Arizona's Take Charge America Institute for Consumer Financial Education & Research, respectively.

Small Steps to Health and Wealth™ is unique in that it integrates financial and health topics (e.g., body mass index and 401(k) plans) that are typically discussed in separate venues. It is, thus, an ideal program for Cooperative Extension faculty to implement because two important objectives of family and consumer sciences programs are improving the diet/health and the financial security of program participants. The focus of *Small Steps to Health and Wealth™* is not on the subject matter, per se, but, rather, the motivational strategies that participants can adopt to improve their well being. An interdisciplinary approach also provides a wider array of potential program funders, publication and presentation outlets, and media outreach opportunities. Further information about SSHW™ can be found at www.rce.rutgers.edu/healthfinance/.

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