



How to Get Involved

- ◆ Download SSHW curricula and support materials from:
<http://njaes.rutgers.edu/sshw/>
- ◆ Purchase a copy of the CD/DVD, *Small Steps to Health & Wealth™ Capacity Building Training* from March 2, 2006 in Tucson with Dr. Barbara O'Neill for \$35.00. Available online at <http://cals.arizona.edu/calsmart>
- ◆ Order SSHW workbooks from Linda Block. Large quantity discounts are available through www.nraes.org
- ◆ Refer learners to the SSHW Web site to download the fact sheets and receive monthly health and wealth messages: <http://njaes.rutgers.edu/sshw>
- ◆ Encourage learners to register online to report their progress
<http://tcainstitute.org/sshw>
- ◆ Visit the Rutgers New Jersey Agricultural Experiment Station (NJAES) for more information on family and community health issues
<http://njaes.rutgers.edu/healthfinance/>
- ◆ Contact your local media and pitch the SSHW program, especially at year-end to tie into New Year's resolutions
- ◆ Conduct a SSHW Challenge in your community
<http://njaes.rutgers.edu/sshw/challenge/>
- ◆ Your ideas? Contact Linda Block, lblock@cals.arizona.edu or Dr. Barbara O'Neill, oneill@aesop.rutgers.edu
- ◆ Start making positive behavior changes TODAY!

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
Owns one or more mutual funds Name(s)_____?	Walks 10,000 steps most days of each week	Regularly invests in a retirement savings plan (e.g., 401(k), 403(b), IRA)	Has improved a health habit over the past year Describe_____?	Takes food home from most restaurant meals
Knows personal body mass index number (BMI)	Saves pocket change regularly in a can or a jar	Follows a written spending plan (budget)	Exercises for at least 30 minutes a day most days of each week	Uses computer software (e.g., Quicken) to track income and expenses
Understands the "Stages of Change" (Transtheoretical) Model of Change	Pays credit cards in full each month, thereby avoiding interest charges	Eats 5 to 9 servings of fruits and vegetables most days of each week	Believes in the saying "If it is to be, it is up to me"	Has regular physicals and health screening exams
Has a credit score of 720+	Belongs to a weight loss (e.g., Weight Watchers) and/or exercise (e.g., Curves) program	Saves at least 10% of annual gross income	Uses a treadmill, elliptical trainer, and/or exercise bicycle regularly	Has a disability insurance policy to protect against loss of income
Has experienced some type of health "wake up call" (e.g., life threatening illness)	Eats low-fat foods such as dairy products and salad dressing	Has calculated the amount of savings required for financial goals	Gets support from family and/or friends for health and financial goals	Has calculated household net worth (assets minus debts)



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Instructor Guide Developed by:
University of Arizona Cooperative Extension

Track Your Current Behavior
Instructor Guide Strategy 1

Objectives:

Participants will:

1. Assess a starting point to increase awareness of their current behaviors.
2. Learn how to detail and track health and wealth activities.
3. Learn that keeping records will help them to become aware of changes in eating, exercise and spending to improve their health and wealth.

Estimated Time: 15 minutes (1:1 counseling) to 20 minutes (small group activity)

Materials Needed: Pencils, flip chart and calculator

Activity Handout Needed: *Food and Activity Log and Income and Expense Log*

Introduction and Instructor Script:

The purpose of the behavioral change strategy, *Track Your Current Behavior* is to develop an awareness of current practices. This is necessary to establish a starting point from where small changes can start. Keeping records of eating, activity and spending can be very tedious. People are often clueless on how much they eat each day, recommended serving sizes and physical activity requirements, and where they are spending their money. This can lead to a disconnect between health habits and financial practices.

Instructions for the Activity:

Individual Counseling: The facilitator discusses the *Food and Activity Log* and *Income and Expense Log* with participants and encourage them to list as much detail as possible. For the individual counseling session, they should try to recall and record their eating, activity and spending over the past day. The total calories consumed and minutes of activity in 10 minute increments for the past day should be summarized. Set a time period of one month initially to track both health & wealth behaviors after the counseling session.

Group Activity: Ask participants to think about and record their eating, activity, and expenses over the past 24 hours or day. Discuss the added calories that can be overlooked and miscellaneous expenses that can easily be forgotten.

Debriefing Questions:

Group Activity: Discuss the hidden calories added to food (i.e., butter, cream, & cheese) and the incidentals to be aware with spending (i.e., cards, gifts, snacks). What are the barriers to recording these items? How might denial be a reason for not tracking the behaviors?

Additional Resources:

Program facilitators should collect information on calorie content of selected foods. Other useful tools to track behavior include step pedometers, calculators, record book or spread sheet for future tracking.



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Unload Your Childhood Baggage
Instructor Guide Strategy 2

Objectives:

Participants will:

1. Learn to recognize the underlining baggage towards health and wealth beliefs developed from their family and surrounding culture.
2. Learn that the baggage might be preventing them from making positive behavioral changes.
3. Learn how to turn negative “baggage” into positive and motivating health & wealth messages.

Estimated Time: 15 minutes (1:1 counseling) to 20 minutes (small group activity)

Materials Needed: Pencils and flip chart

Glossary:

Baggage: “Baggage” is the false, and often irrational, set of feelings and beliefs, which distort people’s thinking and affect their health and financial behaviors.

Activity Handout Needed: *Health Baggage Worksheet and Financial Baggage Worksheet*

Introduction and Instructor Script:

The purpose of the behavioral change strategy, *Unload Your Childhood Baggage* is to help participants understand their connection to the past and their early childhood development may have influenced the “baggage” that prevents them from making changes to improve their health and increase their wealth. This activity helps them to recognize and understand their health and personal “baggage” and how to unload it through mental imaging to redirect negative baggage into a positive message.

Instructions for the Activity:

Individual Counseling: The facilitator discusses some of the examples of the health and financial baggage and how they can be turned into positive messages. Such As:

- **Health Baggage:** You can’t control your bad health genes.
- **Health Message:** I can decrease my risk of health problems through diet, exercise and regular checkups.

Or

- **Financial Baggage:** You have to work real hard for money and, even when you do, you may not be rewarded for your effort.
- **Financial Message:** Money is a resource for health and wealth and can be used to create my own rewards. Participants are asked to identify and put into writing their childhood baggage that has been weighing them down emotionally. The second step is to visualize the negative baggage into a positive message.

Group Activity: The facilitator discusses some of the examples of health and financial baggage and how they can be turned into positives messages.

Debriefing Questions: What are other examples of baggage? Why do you think you have adopted these false and/or negative beliefs?

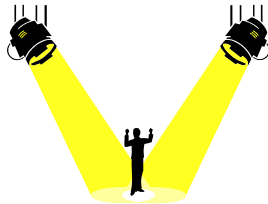
Additional Resources: Stanny, B. (2004) *Secrets of Six-Figure Women*



Unload Your Childhood Baggage – Strategy 2 Health & Financial Baggage Worksheet



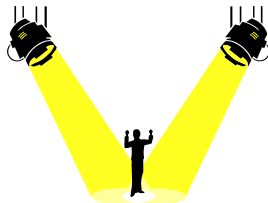
My “Health Baggage” is:



My “Positive Health Message is:



My “Financial Baggage” is:



My Positive Financial Message is:



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Step Down to Change
Instructor Guide Strategy 20

Objectives:

Participants will:

1. Learn that another way to reduce consumption and spending is to use the step down principle by choosing a lower calorie (eating) or less expensive (spending) alternative.
2. Learn that the odds of successful behavioral change are greater when a person makes small, gradual changes rather than making one large change all at once.
3. Learn they will be more successful and feel less deprived if they reduce an item in gradual stages as opposed to eliminating an item completely.

Glossary:

Step-down principle: Finding a variety of options in making a healthier or lower cost food or spending purchase.

Estimated Time: 20 minutes (1:1 counseling) to 30 minutes (small group activity)

Materials Needed: Pencils, flipchart and markers

Activity Handout Needed: *Step-Down Principle and Buying Clothes, Step Down: Health Practices, & Step Down: Wealth Practices Worksheets*

Introduction and Instructor Script:

The purpose of this strategy, *Step Down to Change* is to illustrate that people can still have a particular item, but recommends they look for healthier or lower cost alternatives. The example given by Professor Alena Johnson at Utah State University is an example to reduce household spending by visualizing a staircase with four steps. On the top is the most expensive way to purchase an item and on the floor below the bottom step is the least expensive purchasing method. Just like spending, the principle can be used to reduce caloric intake.

Instructions for the Activity:

Individual Counseling: The facilitator discusses the examples of the step-down principle with food substitutions and buying clothes. Participant is asked to apply the “step-down principle to one or more actions required to reach health and wealth goals using the *Step-Down: Health and Wealth Practices Worksheets*.

Food Substitutions

Buying Clothes

Sour Cream

Light Sour Cream

Low-fat plain yogurt

Non-fat plain yogurt

\$ Expensive Department Store

\$ Mid-Priced Department Store

\$ Discount Department Store

\$ Consignment Store

\$ Thrift

Group Activity: The facilitator discusses the examples listed above and asks the participants to share their ideas using the step-down principles to use in reaching health and wealth goals.

Group Activity:

Debriefing Questions: Define current behaviors and four levels to step down to improve health and wealth.

Additional Resources: Web-sites: <http://homecooking.about.com>, www.stretcher.com, and www.goodadvicepress.com.



Step Down to Change – Strategy 20

Step Down: Health Practices Worksheet

Fill in the blanks with increasingly better alternatives to a current health practice.

_____ Top Step (Current Behavior): _____

_____ 2nd Step: _____

_____ 3rd Step: _____

_____ 4th Step: _____

_____ 5th Step: _____

Step Down: Wealth Practices Worksheet

Fill in the blanks with increasingly better alternatives to a current financial practice.

_____ Top Step (Current Behavior): _____

_____ 2nd Step: _____

_____ 3rd Step: _____

_____ 4th Step: _____

_____ 5th Step: _____



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**Expect Obstacles and
 Prepare for Relapse
 Instructor Guide Strategy 24**

Objectives:

Participants will:

1. Learn that obstacles and relapses are perfectly normal and should be expected during the process of behavior change.
2. Learn that the most common causes of relapse are distress (e.g. depression, loneliness, anxiety) and social pressure (e.g. people in social network who smoke, overspend or overeat).
3. Learn relapse prevention skills to help to identify obstacles and to develop plans to overcome obstacles.

Glossary:

Spiral Pathway: Path towards behavior change that includes several backwards slips rather than a straight line in moving from one stage to the next.

Estimated Time: 20 minutes (1:1 counseling) to 30 minutes (small group activity)

Materials Needed: Pencils, flipchart and markers

Activity Handout Needed: *Obstacle Identification and Relapse Prevention Worksheet*

Introduction and Instructor Script:

The purpose of this strategy, *Expect Obstacles and Prepare for Relapse*, is to recognize that obstacles can block positive actions related to health and wealth behavior changes. It is recommended to clearly identify the obstacles and to develop specific plans to overcome the obstacles. For example if feeling stressed and the usual remedy is go shopping, or eat sweets, develop “Plan B” to do something else to release the stress such as working out, cleaning a closet, bubble bath or listening to music. Try to control everything possible to avoid obstacles and relapses and this may include assertive actions in dealing with others to prevent following the same old path to destructive behaviors.

Instructions for the Activity:

Individual Counseling: The facilitator discusses the examples of obstacles and relapses that can prevent progress towards reaching health and wealth goals. The facilitator then discusses the recommended strategies to deal with relapses using the examples illustrated below:

Behavior Change Recommendations	Health	Wealth
1. Balance & Compensate (When you fall short one day, make it up the next)	- Goal to eat 1600 ca/day, but eat 2,000; cut back 200 ca/2 days.	-Goal to eat out 1 time per wk, but eat out 3Xs in 1 wk; cut back to 0Xs/2wks.
2. Learn a Lesson (Relapses should be viewed as a learning lesson)	- If overeat, ask what was learned & what could have been done differently.	-Was there a disruption in routine?
3. Get Back on Track (Relapses should be viewed as temporary stops)	- If firmly committed to 1600 ca goal, get back on track on day four.	- In week four, go back to eating out once during the week.
4. Reframe the Relapse (If you are not doing as well as planned, this is better than if nothing was done)	- Any small step toward better health by eating 100 fewer calories is better than doing nothing.	- Any small step toward wealth by eating out just 1 time per week is still better than doing nothing.

For the next step, the facilitator has the participant complete the *Expect Obstacles and Prepare for Relapse Worksheet*.

Group Activity: The facilitator discusses the examples of obstacles and relapses and asks the group to complete the *Expect Obstacles and Prepare for Relapse Worksheet* as was discussed with the individual participant.

Group Activity:

Debriefing Questions: Can you identify successful role models for health & wealth behaviors who had obstacles, roadblocks and relapses?

Additional Resources: *Changing For Good*



Expect Obstacles and Prepare for Relapse – Strategy 24

Obstacle Identification and Relapse Prevention Worksheet

Question	Health Goal	Wealth Goal
State your goals in a sound bite (one short sentence).		
List up to three obstacles that can keep you from achieving your goal.		
List two strategies to overcome each obstacle.		
What factors have caused you to relapse (go back to poor health or financial practices) in the past?		
What can you do to address these factors in the future?		



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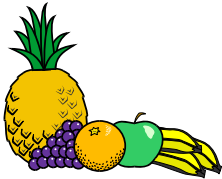




Small Steps to Health and Wealth Planning Worksheet

Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management
Karen Ensle, Ed.D., RD, Family and Community Health Sciences Educator
Rutgers Cooperative Research and Extension

*"Nobody can do everything,
but everyone can do something"*
Unknown



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:

My health goal *obstacle* is (be specific):

My wealth goal *obstacle* is (be specific):

My obstacle avoidance strategy is:

My obstacle avoidance strategy is:

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:

Distributed by:



**Small Steps to Health and Wealth™
After-Class Evaluation Form**

Date _____

Please circle the value of this class to you:

Extremely valuable Very valuable Valuable Somewhat valuable No value

As a result of this class, how much knowledge did you gain about health and finances?

A lot Some A Little None

As a result of this class, what action(s) do you plan to take in the future? (Check all that apply)

Health

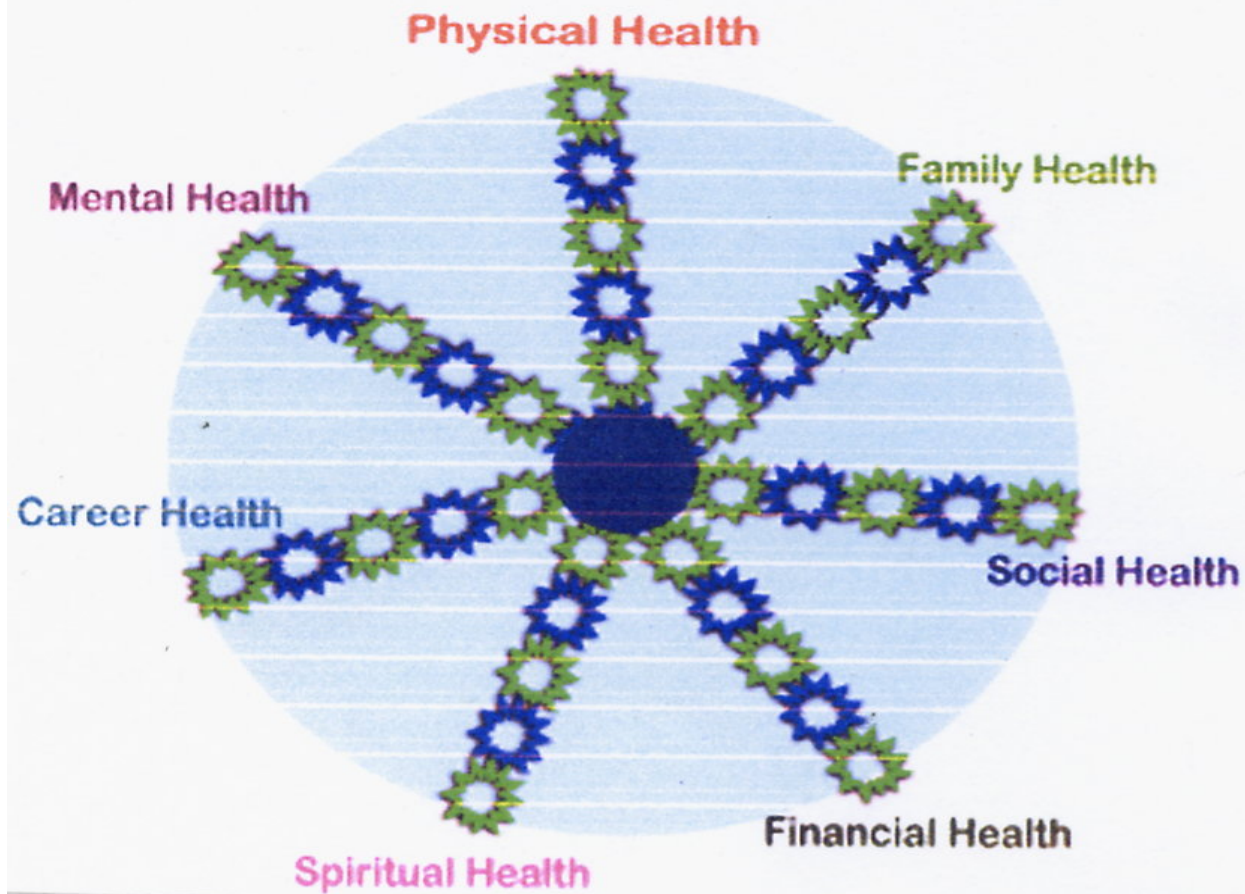
- _____ Set one or more specific written health goals
- _____ Decrease portion sizes of foods eaten
- _____ Track current eating habits
- _____ Increase daily exercise (*How much?* _____)
- _____ Compare current health to expert recommendations (e.g., BMI)
- _____ "Automate" a health behavior (e.g., lunchtime walking)
- _____ Better control intake and outgo of food (eating/exercising)
- _____ Read or attend seminars on health topics
- _____ Periodically monitor progress toward health goals
- _____ Other (please explain) _____

Finances

- _____ Set one or more specific written financial goals
- _____ Decrease discretionary household spending
- _____ Track current spending habits
- _____ Increase daily saving (*How much?* _____)
- _____ Compare current finances to expert recommendations (e.g., debt ratios)
- _____ "Automate" a financial behavior (e.g., automated investment plans)
- _____ Better control intake and outgo of money (earning/spending)
- _____ Read or attend seminars on finance topics
- _____ Periodically monitor progress toward financial goals
- _____ Other (please explain) _____

Comments or suggestions about the program:

Wellness Wheel



Your Wellness, or Quality of Life, affects everything you do and everyone you know.

Use this worksheet to assess your overall Wellness. Place a mark on each spoke of the *Wellness Wheel* to indicate your assessment of aspects of your life.

The farther you mark from the center, the better you feel about that aspect of your life.

Then connect your marks.

The "rounder" your marks (like a circle), the more balanced your life.



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