

Small steps can improve your health and wealth

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Two people enjoy a walk along a trail in Bozeman. MSU file photo.

(PhysOrg.com) -- Just as a team can achieve more than an individual, so can resolutions to improve your health and to improve your finances reinforce each other, say Montana State University Extension specialists.

MSU Extension Nutrition Specialist Lynn Paul and Extension Family Economics Specialist Marsha Goetting have adapted a nationwide program for Montanans called "Small Steps to Health and Wealth" that has been taught by them and family and consumer science Extension agents all over the state. It helps people find places in their lives where a healthier choice also helps save money.

So far, over 190 Montanans in Anaconda, Miles City, Sidney, Great Falls, Lewistown, Choteau, and Chinook have had local groups participate in the program. In addition, 65 people from across the Montana University System participated in it via an interactive Web program.

Wendy Wedum and Jona (pronounced "Yo-na") McNamee, MSU Extension family and consumer science agents in Cascade County, have taught the program to five groups.

"We have had great feedback," Wedum said. "The strength of the program is in identifying behaviors that you can change. It helps raise your awareness about what you are doing and how some actions may be sabotaging yourself."

Wedum said the program also suggests ways to build better habits.

"Make good behaviors automatic," Wedum said. "Have a bit taken out of your paycheck automatically and put into savings. Make it automatic that you prepare food from across the Food Pyramid every day."

Making automatic both health-related and financial decisions increases the likelihood of following through on the chosen behavior, the specialists said. If you need more calcium, choose milk for dinner. If you want to make sure bills don't have late-fees tacked on, make a habit of paying them the day they come in.

One participant said until she saw the amount she was going to have to pay and how long it would take to pay off her credit cards she was content with sending a check for only the minimum. Not any more, she's adjusted her budget to pay off the credit card early, Goetting pointed out.

One participant wrote that, because of the program, she started paying attention to the number of days a week she bought an energy drink at the local convenience store. Then she reduced the number of days a week she made that stop and saved both money and calories.

"This type of behavior change is about balancing choices, not sacrificing or depriving," Paul said.

Another women noted that the program was effective because it helped her set realistic goals and "to think balance, and not sacrifice."

"The point," Paul added, "is to make small choices that help you feel good."

Small changes in food and financial decisions can make huge differences over the course of a year and especially over the long-term. For instance, walking 10 minutes during a work break or reducing calories by as little as 100 per day could produce a 10-15 pound weight loss over a year for many people. And if a 25-year-old decided to save \$10 per week, by the time they are 65 their nest-egg could add up to over \$150,000 at eight percent interest.

"Over the long-term, eight percent has been achieved in the stock market though we're not seeing that now," Goetting added.

In both food and finance, it can be useful to compare sizes or amounts to familiar subjects, said Paul and Goetting. When spreading peanut butter on whole wheat bread for your child's lunch, it can be helpful to know that two tablespoons of peanut butter look like about half of a golf ball. When walking through the salad bar, knowing that a tablespoon of salad dressing is the size of the leading thumb joint can keep the dressing to a healthy quantity.

Food and finance come together in a big way at the grocery store, but there, too, creating healthy habits can help. If fresh produce doesn't fit the budget, make choices from the generic brands of frozen fruits and vegetables, which contain almost the same nutrients as fresh produce and generally cost less.

Snack bags of chips cost between 50 cents and a dollar, but a nine-ounce bag of baby carrots for \$2.29 could provide a week of healthy crunch. Slowly weaning yourself from soda pop to water could free up several dollars a week, and one of the leading brands has a teaspoon of sugar in every ounce.

Goetting suggests that you keep a log for a period of time to see where the money goes. The log could let you compare the cost of an espresso bar cappuccino to that of fresh fruit, or let you reflect on whether the six magazines you subscribed to last year actually got read.

"It's a process of weighing the costs and benefits of changing behavior," Goetting says. "You look for less expensive but healthy alternatives."

That's another concept in "Small Steps to Health and Wealth:" stepping down, rather than eliminating. If going from chips to carrots is too big of a change, check nutrition labels and step down calorie-wise from chips to pretzels, or money-wise from snack bags to portions taken from a larger bag.

Paul and Goetting also suggest adjusting the environment to help direct your decision making.

Is food used as a reward for children? How about a reward of watching a movie together instead? Is the leftover Halloween candy on the counter three days later? Take it to the office or put it away in a closet. No time to exercise? What about a walk or workout over the noon-hour? Is the

one overweight thing in your house the credit card bill? After keeping a log of where the money goes, try limiting yourself to the cash you need to cover only those expenses that you choose ahead of time.

And don't forget to reward yourself after a week or month of positive steps. Taking small steps to health and wealth doesn't mean a life of denial, but that fun may be in a different direction than you would have chosen if you hadn't thought about it.

"Small Steps to Health and Wealth" is an ongoing Montana program, with county and reservation agents offering the program at different times through the year. Participants have described their successes on the Small Steps to Health and Wealth website:

www.montana.edu/sshw/successstories.html

Provided by Montana State University

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