

## Small Steps to Health and Wealth Program Introduction

For the next weeks, I will be featuring concepts from the Extension program, Small Steps to Health and Wealth. The program and workbook offer 25 behavior change strategies. One person recently asked me how I have the will power to make changes. The answer is I don't always, but I am learning more and more about self-restraint. I also have the added incentive that I like to apply several concepts in my own life before teaching a class, which has proven to be a useful motivator.

Several of the behavior change strategies require a fair amount of personal restraint and delayed gratification. That is not to say, however, that who are struggling with health and wealth issues simply lacked will power in the first place. We find ourselves in predicaments for a variety of reasons. Knowing that we have the power to overcome our situation is important. It is inspirational to know that we can use personal restraint and delayed gratification to reach our goals. One of my goals has been to lower my triglycerides, I have been trying to limit sugars and increase whole grains to reach this goal. I was recently at a buffet where I could select anything I wanted. Even though the chocolate brownies looked delicious, I used restraint. Not that I could not have had a brownie if I had really wanted it, but when I truly considered it, a brownie had not even been on my mind to eat and hadn't sounded good until it was staring me in the face. I had to ask myself, just because it looks good, is a brownie what I am really hungry for? Every day I make choices related to what I choose to eat and on some level I have to employ self-restraint and delayed gratification. For instance, maybe I would choose to eat the brownie when I was truly hungry for it, but maybe I should give it 20 minutes of delay, just to make sure I wasn't acting on impulse. Impulse eating and impulse buying can get a person into health and wealth trouble fairly quickly it seems.

The same self-restraint and delayed gratification techniques used to make health choices can be applied also to finances. On my checkbook register, I have a laminated card with the saying, “The greatest regret in life comes from trading what you want most, for what you want at the moment.” As I make purchases, I look at that quote and consider carefully, “Is this purchase helping me reach my overall goals, or is it just a decision of the moment, because something tempting has been put in front of me?” If what I want most is to build my savings to create more financial security, how do those cute new shoes fit into that plan? Again, the greatest regret in life comes from trading what you want most, for what you want at the moment – this applies to both health and wealth. Remember the brownie? What I want most is to be healthy, keep my cholesterol readings and weight at reasonable levels. How does that brownie, looking good on the buffet line, fit into those plans? It seems that there are “brownies” everywhere trying to lure us. We live in a culture that does not make it very easy to stay on track with our health and wealth.

A few years ago, I read a compelling article about a family who was so overtaken by their own impulsive choices that they had to file bankruptcy due to overwhelming consumer debt. On that family’s challenging road to recovery, they had to put in place several self-restraint mechanisms -- such as limiting excursions to shopping centers, refusing to look at catalogues, and putting a time-delay on all purchases over \$50 value. No family member could spend more than \$50 on an item without waiting a set time period of 48 hours. This delay alone worked well to help them recover from their habits. That family had a question they asked each time they wanted to make a purchase, “If we need it so badly, how have we gotten along without it for so long?” It may be a question in our consumer culture that we need to ask more often.

If you are interested in learning more about changing your behavior to improve your fitness and finances, please contact the MSU Teton County Extension Office to purchase the Small Steps to Health and Wealth workbook.