

Small Steps to Health and Wealth Action Steps

Lately, I've been sharing tips from Small Steps to Health and Wealth, an extension resource available through your local county extension office. This week, I'd like to share some very specific health and wealth action steps.

Be physically active each day. The recommended daily goal is to take 10,000 steps or walk approximately 5 miles throughout your day. If you need a tracking tool, you may want to purchase a pedometer to wear to get some feedback on how much or how little you move. Gradually increase your steps. If you are not interested in tracking steps, use a timer and be active at least 30 minutes each day.

Give yourself a daily calorie budget and try not to exceed it. You can read labels to track calories, or use a calorie counter book. Personally, I like electronic calorie trackers such as the one found at www.mypyramid.gov. You may not need to track calories for very long, just until you are able to easily visualize the portion sizes (or types of foods) in your daily eating that amount to the calories you need. For me, it usually takes 1-2 weeks of tracking my food intake before the portion sizes start to naturally fall in line.

Another good tip is to use the "plate method" of managing your food consumption. Using an 8 inch plate (be sure to measure the ones in your kitchen) fill half with vegetables, one-fourth with a lean protein and one-fourth with a whole-grain carbohydrate. Have milk/dairy products as a side dish and use fruit as a dessert. Most of your meals should have these ratios of foods.

Make food substitutions in your kitchen to create permanent changes. For example replace whole milk with skim and fruits

packed in heavy syrup to those packed in light syrup. Buy frozen fruits without sugar in place of canned fruits.

Decrease the number of calories consumed by cutting portion sizes in half. When eating out, share an entrée with a friend or save for later to make two meals from one.

For some people it is useful to consult a body mass index chart. These charts consider proportions between height and weight. If you are out of the normal range, you may want to make some small steps toward correction. However, these charts are not always able to account for body-type differences, muscle mass, etc. Be sure to carefully consider your BMI.

For wealth, track household spending for a month or two by writing down the amount spent and the expense category. Use this information to develop a spending plan. If necessary, reduce discretionary expenses, so that you can pay all your bills and perhaps save money.

Set up automated routines for spending, saving and investing. Avoid late fees, by automating some of your bill payment or by automatically doing bookwork the same day each week or the same day each month. Set up automatic deposit for savings – no amount is too little when trying to automate a habit.

Participate in work-related retirement savings, if offered.

Complete one of the many on-line tools to evaluate if you are saving enough for retirement. Simply type “retirement savings calculator” into an Internet search engine. There is great variety in the calculators, so try two or three to get a feel for where you might be in relation to your retirement savings projections.

The examples above are just a few of the dozens of tips for increasing your health and wealth found in *Small Steps to Health and Wealth* workbook.