

## Small Steps to Health and Wealth Positive Mental Attitude

Lately, I've been writing about a great Extension resource called "Small Steps to Health and Wealth." One of the encouraging parts of this workbook and curriculum is how each individual can make small, but significant changes in their behaviors for the improvement of their health and wealth. The power of attitude cannot be overlooked when it comes to making changes. Whether it is losing weight or preparing for retirement, people with a positive mental attitude have an edge. Why? If you expect to succeed you will succeed. If you expect to fail, you will fail. It is as simple as that.

If a positive mental attitude is so fundamental to success, how do you get one when you are feeling blue about your current predicament? The first is reframing your situation. People might say, "Oh, but I've got so much credit card debt, I'll never get out of it." You can re-frame the situation, "Doing some of the debt-busting activities is going to be great and I can increase my credit card payment by \$25 this month." I have a friend who made paying down the debt into a game. She said when she found a way to find a few extra dollars to put toward her debt by tracking her budget more carefully; she soon started "playing the game" of where else she could find money to save. It was all in the attitude of how she approached the situation.

There are also many payment plans that are designed to let you take advantage of momentum. For instance, take all your debts and write them down on a sheet of paper, with the monthly payment and the length of the term on the debt. Then take the debt you can get out of fastest and start applying extra to that debt. If your soonest ending debt requires a payment of \$100 month, apply an extra \$5 or \$10 from your 'found' money – money for movie rentals (get them from the library), lattes (make your own at

home), meals out (pack lunch). As soon as you get that debt finished, take the \$110 and apply it to the next debt with the shortest term. As long as you keep up on your other payments and quit charging any additional items, you can take great advantage of this type of payment momentum.

Seeing results can be powerfully motivating and those results do not have to be huge. A five-pound weight loss, for instance, can give you the positive boost to know that you can lose the next five. If you always look at the 50 pounds that need lost, it can be discouraging, but making a positive effort to lose five, will eventually get you there, if you keep working on the next five!

You can also spend a few quiet moments visualizing the results you want. If you are visualizing positive wealth, perhaps you can spend five minutes each day visualizing the balance on your savings account with the number you want to see. If you are visualizing a health change, take some time each day to imagine yourself feeling fit and doing a challenging exercise.

Another good way to develop your positive mental attitude is to consciously replace negative thoughts. For example, replace “I’ll never have enough savings to buy a car without a loan” to “If I set aside the amount now, that I would have to put into a car payment, in a few years I’ll be able to purchase a vehicle outright.” Or, switch “I can never seem to get ahead,” to “I can save \$5 a day by tracking my expenses.”

Nobody can control everything that happens to them in life, but they can control their attitude toward those life events. A common trait among successful people is their positive mental attitude. They look at challenges as opportunities, learn from mistakes and make the best of difficult situations.

I am *positively* convinced that you can make small steps toward big changes in your health and wealth.