

You hear people talk all the time about balance in their lives. As I consider a strategy for Small Steps to Health and Wealth, I am thinking about balance. Strategy number six is “Think Balance – Not Sacrifice.” Most of the time, when I visualize balance I think of a simple balance-style scale where you put something in one side and then you need a counterweight of the same size to put in the other to even things out. This may be a good way to visualize balance in terms of health and wealth.

Many people resist change because words like “diet” and “budget” scare up negative connotations – an all or nothing attitude. People are afraid of sacrifice. But I look at budgeting (whether calories or money) not as a means to deprive myself of what I want, but as a way to get what I actually REALLY want. Budgeting is a way to make a plan and it can be about balance and not sacrifice.

With both finances and health you need to balance intake and expenses. As the Small Steps to Health and Wealth Workbook suggests, “There are no magic tickets to weight loss and saving money other than ‘eat less and exercise more’ and ‘spend less and save more.’”

To strike a balance, however, does not necessarily require massive cut backs. For instance, a friend this week skipped her normal exercise at noon and went out to lunch instead. At lunch she ordered a grilled chicken salad. She said she figured she should eat a lighter lunch since she was trading off exercise for eating. She traded and ate the salad instead of a double-bacon cheeseburger and fries. She has learned the fine art of balance – not sacrifice. Her meal was still delicious and she got to eat out with friends.

All of life is about choices. Some of our choices on a daily basis about our health and wealth are very small, but they add up to a big difference. Many of us look for the instant fix -- the amazing quick weight loss or rapid growth of a savings account. When, for the most part, it is small, incremental changes that have the most long-lasting effect. Because we do not see instant change, we discount our small (but significant) changes. Here is an example: Last month I kept a “health action” log. I have been trying to walk/jog on the treadmill 30 minutes or so, most days of the week. It does not seem huge when put in those terms – 30 minutes a day. Because I was discounting my efforts, I felt “runner types” might think 30 minutes a day was inconsequential. However, when I tallied my minutes and miles for the month, I was surprised to discover that I had actually spent 825 minutes or nearly 14 hours in cardio exercise, plus all those small steps had added up to about 63 miles. That total was earned by balance. It is not a terrible sacrifice to get out of bed just 30 minutes early and I can balance by going to bed 30 minutes earlier, if I want. Think balance – not sacrifice.

If we look at personal finances through the same method, you can strike a balance with more income and less outflow. I like the clever saying, “If your outgo exceeds your income, then your upkeep will be your downfall.” Generally, it is easier to reduce your expenses than to increase your income. One way to reduce expenses is to shoot for ten percent. People generally think they cannot reduce their expenses by ten percent, but they look at the overall budget. If you break it down into parts, you might see ways that

you can reduce by ten percent. According to the USDA's 2005 figures, a middle-income family of four spends \$190 per week on groceries. Ten percent is \$19. Now, do you think you could reduce what goes into your grocery cart by \$19 each week? You could probably leave some of the "extras" on the shelf to reach your ten percent goal. You can use this same concept to reduce money spent on other areas of your budget – fuel, clothing, gifts, and entertainment. At Christmas time this year, we reduced our gift budget by about ten percent. We used more name drawings and set spending limits for gifts. We also arranged to swap "gently used" toys as gifts. For more ideas on ways to save, check out www.americasaves.org.

When thinking of balance, we can think of the bucket balance scale used in elementary classrooms – trying to keep things even on each side of the center point. We can also think of balance in terms of a balance beam used in gymnastics. If you think of the balance beam, picture your goal at one end and using your own balancing mechanisms and small steps to reach the other side. And, remember, when those gymnasts fall off the beam, they get right back on and find their balance again quickly.