

## IFAS Extension

Take Steps to Balance Life

Tallahassee Democrat

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### Small Steps to Health and Wealth™

The start of a new year has always been a time for looking back to the past, and more importantly, forward to the future. It's a time to think about the changes we want or need to make. Many of us do this through New Year's resolutions. We decree and promise to make changes.

I investigated multiple websites and began to see very common themes among personal resolutions. Making the top ten on many sites include personal weight loss and managing finances followed by getting organized. Of course there are the usual bad habits needing to be broken (stop smoking, steer clear of alcohol, prevent over spending) but quite high on most lists were the first three.

A few years ago, Barbara O'Neill, Ph.D., CFP and Karen M. Endsle, Ed.D., RD, FADA, both from Rutgers New Jersey Agricultural Experiment Station (NJAES) Cooperative Extension's recognized the associations between health status and personal finances that few have explored. As a result they have developed **Small Steps to Health and Wealth™**, a program designed to motivate consumers to implement behavior change strategies that simultaneously improve their health and personal finances... getting organized along the way.

Consider this:

- Problems, both financial and health wise generally develop slowly over time.
- Financial problems negatively affect health and poor health negatively affects personal finances.
- Lack of limits causes problems; restrictions help avoid them.
- Drastic solutions, such as bankruptcy and gastric bypass surgery, have serious drawbacks.
- Automated behaviors increase the likelihood of success because many people are simply too busy, or too undisciplined, or both, to oversee their diet and finances on a daily basis. Good habits are hard to break too!
- The ability to stay organized lets you focus on accomplishing your most important goals. (you know what is in your kitchen cupboards and what you are spending your money on)

If either (or both) resolutions pertaining to health or wealth are on your New Year's resolution list this year take a look at the Small Steps to Health and Wealth™ websites and then resolve to take action! Follow through on those resolutions! *Anything* you do to improve your health and/or accumulate wealth is a step in the right direction. You can do it if you put your mind to **it!**

Carl Bard says it succinctly: "Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending."

Good Luck and Happy New Year!

For more information about this program call your local Cooperative Extension office or visit these websites.

<http://njaes.rutgers.edu/sshw/> or <http://www.extension.org/pages/10695/small-steps-to-health-and-wealth>

If you have a question, write to Heidi Copeland, Extension Agent Family and Consumer Sciences, University of Florida/IFAS Extension--Leon County, 615 Paul Russell Road, Tallahassee, FL 32301-7099; or call the Extension Office 487-3006, between 8 a.m. to noon or 1 to 5 p.m. weekdays.

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