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## TAKING ACTION AND STAYING MOTIVATED

*If it is to be, It is up to me.*

—Unknown

The above quote says it all about changing personal behavior to improve health and wealth. If you want to make a change to improve your life, you must take the first small step to get started and follow up with the additional steps necessary to achieve your goals. Nobody else can do this for you...not your spouse, friends, family, or employer and certainly not the federal government. Changing behavior to improve your health and wealth requires taking *personal* responsibility for your actions. Many successful behavior changers describe their success as stemming from a deep desire to accomplish something and taking the necessary action to reach their goal(s). Others mention the positive influences of other people or the effects of visualizing their future success.

*Small Steps to Health and Wealth* is a valuable resource to start you on the path to improved health and financial security. Each of its 25 behavior-change strategies has been well tested by behavior-change researchers or recommended repeatedly by health and financial educators. In addition, many of the online resources listed in Appendix 2, page 115, contain personalized assessment tools to monitor both your current health and financial status and your progress along the way. You won't achieve overnight success but you will start to see positive results.

Now, let's recap the 25 behavior-change strategies discussed earlier. Place a check by the three or four strat-

egies that you are planning to adopt. For example, if you decide to *Meet Yourself Halfway*, you'll need to think about ways to reduce certain actions (e.g., eating and spending) by half. If you decide to *Live "The Power of 10"*, you'll be setting benchmarks that include the number 10 or multiples of 10. Are you planning to *Defy Someone or Defy the Odds*? If so, you'll need to decide what type of defiance can help you meet your health and wealth goals. If you decide to *Kick It Up a Notch*, identify current positive behaviors that can be improved upon.

Use Worksheet 43, *Behavior-Change Strategies I Will Use*, page 111, to identify the strategies that will work best for you. Then, use Worksheet 44, *My Behavior-Change Strategies*, page 112, to document how you intend to apply the strategies. Finally, complete the *Small Steps to Health and Wealth Planning Worksheet*, page 113, to firm up your plans. This worksheet will guide you in setting health goals and wealth goals, identifying and overcoming potential obstacles, identifying small steps toward your goals, and listing future progress check-up dates.

Henry Ford once said, "Think you can, think you can't. Either way you will be right." He clearly recognized the importance of a positive mental attitude in achieving success. You, alone, have the ability to improve your health and finances. What you think about, you bring about!

Best wishes for future success. Be healthy, wealthy, and happy!

Worksheet 43

Behavior-Change Strategies I Will Use

Behavior-Change Strategy	Page Number	Plan to Do ✓
1. Track Your Current Behavior	17	
2. Unload Your Childhood Baggage	20	
3. Put Your Mind To It	23	
4. Commit to Making a Change	27	
5. Defy Someone or Defy the Odds	30	
6. Think Balance-Not Sacrifice	33	
7. Control Your Destiny	38	
8. Make Progress Every Day	41	
9. Get Help and Be Accountable	44	
10. Meet Yourself Halfway	47	
11. Say "No" to Super-sizing	51	
12. Convert Consumption Into Labor	54	
13. Compare Yourself With Recommended Benchmarks	58	
14. Use Easy Frames of Reference	63	
15. Automate Good Habits and Create Templates	66	
16. Live "The Power of 10"	70	
17. Take Calculated Risks and Conquer Your Fears	75	
18. Appreciate Teachable Moments and Wake-Up Calls	78	
19. Weight the Costs and Benefits of Changing	81	
20. Step Down to Change	84	
21. Kick It Up a Notch	88	
22. Control Your Environment	92	
23. Monitor Your Progress and Reward Success	95	
24. Expect Obstacles and Prepare for Relapses	102	
25. Set a Date and Get Started....Just Do It!	105	

Worksheet 44

## My Behavior-Change Strategies

Behavior-Change Strategy	Way(s) to Apply this Change Strategy
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