



Track Your Current Behavior

“The refusal to choose is a form of choice; disbelief is a form of belief.”

Frank Barron

People often “disconnect” themselves from their personal health habits and financial practices. However, it’s hard to change behavior, to improve your health or increase your wealth, when you don’t fully acknowledge the problems with your current situation. Trying to make changes without an identified starting point is like making a plane reservation and not indicating the airport that you’re leaving from. You have to admit that you have a problem before you can take steps to address it.

Denial is common with both health and personal finance issues, even when there’s ample visible evidence (e.g., a bulging waistline and increasing credit card balance) to the contrary. Several recent studies, for example, have found that many people said they were “healthy” even though they were overweight, smoked, drank too much alcohol, and/or never exercised. Examples of financial denial (e.g., “other people will need long-term care, but I won’t” and “I’ll be OK in retirement even though I haven’t saved any money yet”) have also been well documented.

Awareness of one’s current behaviors and shortfalls is the first of the 5 A’s of successful behavior change. The other four are ability (being able to make a change), ambition (a strong desire to change), attitude (a positive state of mind about changing), and action (taking steps to actually change).

Most people don’t have a clue how many calories they consume daily or how many dollars they spend monthly on incidental expenses such as food and entertainment. One of the best ways to increase awareness is to keep a Food and Activity Log to record everything you eat each day and every time you are physically active for 10 minutes or more. A financial counterpart is an Income and Expense Log to write down what you earned and spent daily for a typical month or two. Keeping written records, although tedious, has been shown to be an effective way to track current practices and make behavioral changes in eating, exercise, and spending.

ACTION STEPS

HEALTH

- Ask yourself truthfully if you are in denial about one or more aspects of your health.
- Record everything that you eat and drink for several days, including the quantity of food and beverage consumed and their estimated number of calories.
- Record each time that you are physically active for 10 minutes or more (e.g., walking).
- Total the number of calories consumed daily and the total time spent on physical activity.

WEALTH

- Ask yourself truthfully if you are in denial about one or more aspects of your personal finances.
- Record everything that you earn and spend for a typical month or two.
- Total monthly income and expenses to determine whether cash flow is positive (income greater than expenses) or negative (expenses greater than income)

References

Food and activity journal (no date). Lynnwood, WA: Washington State Dairy Council.
Garland, E. (2004, May). Tarnished outlook for the golden years. *Financial Planning*, 34(5), 23.
Getlen, L. (no date). Why we lie about money and debt. Retrieved from:
<http://moneycentral.msn.com/content/Savinganddebt/Managedebt/P86529/asp>.
Health: Department of denial (2002, Nov. 25). *U.S. News and World Report*, 18.
Lawrence, J. (2004). *The budget kit* (3rd Edition). Chicago: Dearborn Financial Publishing Inc.
Poll: 60 percent of hefty Americans say they're just right. (2004, May 29). *The St. Petersburg (FL). Times*, 10A.
What, me worry? (2004, June). *Journal of Financial Planning*, 17(6), 24.

UK UNIVERSITY OF KENTUCKY
Health Education through Extension Leadership

www.ca.uky.edu/HEEL

The development of the HEEL program was made possible by Senator Mitch McConnell with funds earmarked for the University of Kentucky, College of Agriculture, Lexington, KY and budgeted through the CSREES/USDA Federal Administration.

Materials written by:

Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management
Karen Ensle, ED.D., RD, Family and Community Health Sciences Educator
Rutgers Cooperative Extension

Selected for use in Kentucky from O'Neill, B. and Ensle, K./Small Steps to Health and Wealth™/ (2006). Ithaca, NY: Natural Resource, Agriculture, and Engineering Service.

By:

Suzanne Badenhop, Ph.D.
Extension Professor and Specialist for Family Resource Development.

June 2008

Copyright 2008©for materials developed by University of Kentucky Cooperative Extension. This publication may be reproduced in portions or its entirety for educational or nonprofit purposes only. Permitted users shall give credit to the author and include this copyright notice.

Educational programs of the Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin.