



## Commit To Making a Change

“Unless commitment is made,  
there are only promises and  
hopes...but no plans.”

Peter Drucker

Most people make improvements to their health and finances by changing themselves without the assistance of professionals or 12-step support groups. According to a leading theory about personal behavior change, improvements, such as losing weight and saving money, take place in defined stages over a period of time. This theory, called the Transtheoretical Model of Change, has been applied to a variety of health-related behaviors including weight control and addictions (e.g., smoking).

According to the Transtheoretical Model, there are five major stages of change. At the pre-contemplation stage, people may not even be aware that a problem (e.g., high debt load and risk for diabetes) exists or that a change should be made in their lives. At the contemplation stage, they gain knowledge about alternative behaviors and begin to understand ways to change (e.g., reduce spending and increase physical activity). At the preparation stage, people seriously plan to make changes and gain required skills (e.g., taking a personal finance course or visiting the [www.nutrition.gov](http://www.nutrition.gov) Web site). At the action stage, they “take the plunge” and actually change behaviors. In the maintenance stage, people work to sustain their change and reap the rewards of their efforts (e.g., decreased debt balance and improved blood glucose levels).

Commitment takes place during the preparation stage of change. Here people acknowledge that “if it is to be, it’s up to me” and begin to develop a plan of action. Studies have found that “plans to change” can predict actual changes. An example of a statement of commitment to change is “I will save \$25 per week in a 401(k).” Another is “I will take two 600 mg calcium tablets with meals daily.” As people prepare to change their behaviors, they often seek “how to” information and advice. Common activities performed during the preparation stage of change are: enrolling in a class, consulting a counselor, buying a self-help book, and paying increased attention to a behavior change issue (e.g., obesity and diabetes).

Sometimes people are able to simply “will” a behavior change. When asked later how they succeeded in changing, they reply “I just decided to do it.” Perhaps they drew a mental “line in the sand” at some point (e.g., weighing 180 pounds) and dared not cross it. Or maybe they became aware of the dangers of an unhealthy practice and told themselves “Something has to change” or “I’ve got to do something about this” or “I’m just not going to do this anymore.” More commonly, however, successful behavior change requires a variety of self-help strategies and/or a strong support system.

As you commit to take action to improve your health and finances, determine what behavior(s) you are changing, the pros and cons of making changes, and how you intend to change your behavior and address obstacles along the way. To firm up your plans, complete the Commitment to Change Worksheet, below, for both a health-related goal and a wealth-related goal:

**Commitment to Change Worksheet**

Question	Health Goal	Wealth Goal
What behavior change are you planning to make?		
What are some reasons to make this change?		
What are some reasons not to make this change?		
How strongly do you want to change? How confident are you that you’ll succeed?		
What is keeping you from changing right now?		
What steps will you take to make the behavior change?		
Will you need any help?		
Do you have any role models?		
When will you start taking action? Give a specific date.		
What obstacles do you expect to face? How do you plan to address them?		



## Action Steps

### Health

- Identify the stage of change you are in with respect to a health behavior that you want to change.
- Write a statement of commitment to change a health behavior using the words “I will.”
- Identify the primary factors that motivate you to make health changes(e.g., fitting into tight jeans).
- Turn a negative behavior into a positive (e.g., I’ll cut back on sweets and eat fresh fruit instead).

### Wealth

- Identify the stage of change you are in with respect to a financial behavior that you want to change.
- Write a statement of commitment to change a financial behavior using the words “I will.”
- Identify the primary factors that motivate you to make financial changes (e.g., fear of living in poverty at an older age).
- Turn a negative behavior into a positive (e.g., I’ll cut back on lottery tickets and save the money).

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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.

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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.

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June 2008

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