



## Set a Date and Get Started...Just Do It!

“The real contest is always between what you have done and what you’re capable of doing.  
 You measure yourself against yourself and nobody else.”  
 Geoffrey Gaberino

Tomorrow always seems like a good day to make health and financial behavior changes. Many people want to eat better, save for emergencies, invest for retirement, exercise, and pay off debt. Instead, they procrastinate with excuses like “I’ll wait until the car is paid off” (for saving money) or “it’s too cold out” (for exercising) or “my employer doesn’t have a 401(k) plan” (for tax-deferred investing). Months (even years) go by without taking action. Before they know it, they’ve gained 20 pounds or lost 10 years of compound interest on money that could have been saved but wasn’t.

There is a better way to change...take the time to prepare properly. Lay all your obstacles out on the table and try to overcome them, set a realistic start date (e.g., automatic investing) or quit date (e.g., smoking), write up a witnessed or co-signed “commitment contract” with yourself and then “just do it” (take action). Notice that the “just do it” part is listed last. That is because, Nike marketing slogan aside, these words alone are usually not enough to motivate people to change, unless they are already in the action stage and just need a little pep talk (see the Weigh the Costs and Benefits of Changing fact sheet). Change never begins with action. Rather, it requires a firm commitment to change and a plan of action.

So what’s stopping you from making positive changes? List your obstacles. For example, if you’ve had difficulty starting an exercise program, what is holding you back? Is it long work hours, difficulty finding 30 minutes of free time, weather, lack of social support, or uncertainty about what exercises are best? Part of the process of preparing to change is to reappraise the situation. Try to find at least one realistic solution for each obstacle. According to a Consumer Reports survey, the most frequently reported methods people use to encourage themselves to exercise are: “pick the same time of day (56%),” “exercise near home or work (48%),” “exercise outdoors (42%),” “join a health club (32%),” “exercise with friends or family (24%),” “weigh yourself (20%),” and “watch TV during a workout (15%).”

Don’t set yourself up for failure. Start dates and quit dates to take action should be realistic. For example, early December is not a good time to start a 1,200-calorie diet or to quit

smoking if you plan to attend social events with others who smoke. Wait a few weeks so you can begin to change with fewer distractions. Be sure to include your start date or quit date in your health and wealth goal. Start date examples include:

- “Starting with the first paycheck in February, I will save 5% of my pay in a 401(k)” or
- “I want to lose two pounds a month for eight months starting on March 1” or
- “I’m buying an exercise bike today and, starting tomorrow, I will pedal for \_\_\_ hour(s) while watching television five or more nights a week.”

A quit date example is “I will stop smoking on (date).”

According to the book *Changing For Good*, “Setting a time frame is critical for behavior change. Choosing a date to begin can help prevent both premature action and prolonged procrastination.” The authors advise “If you are truly ready for action, choose a date within the next month to capitalize on your decision-making momentum.” If you continue to delay a change, it is a sign that you are in the contemplation stage (i.e., thinking about taking action) rather than the preparation stage (i.e., developing a firm, detailed plan of action) of change.

As noted above, the timing of a start date or quit date is important. Avoid the holidays and summer vacation when normal routines are disrupted and the temptation to self-indulge is high. The authors of *Changing For Good* recommend New Year’s Day or right after a birthday because “the external environment is most supportive.” Both of these are times when it is quite normal to reassess your life and want to make desired improvements.

*Changing For Good* also advises self-changers to go public with their commitment to change. This increases accountability because others are “looking over your shoulder.” Fear of the embarrassment of failing can be a powerful motivator to stay on track. In addition, by sharing their plans to change, self-changers may be able to enlist the support of family and friends who might otherwise undermine their efforts.

One way that some people prepare to change is by writing a simple one-page behavior change contract with themselves that includes their health and wealth goal, the specific actions they plan to complete, and the rewards they intend to achieve. Like any other legal contract, a behavior change contract should be dated, signed, and witnessed. The witness (es) can help hold the self-changer accountable and serve as a source of encouragement and support. Behavior change experts advise posting the contract in a place where it is easily seen. A blank contract can be found below.

In addition to a behavior change contract, you might also want to develop a related “tracking form” to note your daily performance of each planned action. For example, let’s suppose you have four actions planned toward your goal of investing \$200 a month:

- Put \$3 a day, plus loose change, into a can.
- Say the daily affirmation: “I am a millionaire in the making.”
- Bring lunch and a drink from home instead of buying them from vending machines.
- Buy only one lottery ticket per day instead of five.

Your tracking form would look something like the one below. You’ll mark the box when the above actions are accomplished for each day of each week to check your progress toward your goal.

## Behavior Change Progress Tracking Form: Health Goal

Week of: \_\_\_\_\_

Planned Action	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1. Walk 20 minutes at lunch with co-workers		X			X	X	
2.							
3.							
4.							

## Behavior Change Progress Tracking Form: Wealth Goal

Week of: \_\_\_\_\_

Planned Action	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1. Save \$3 a day, plus loose change, in a jar		X	X	X		X	X
2.							
3.							
4.							

Behavior Change Contract

Name: \_\_\_\_\_

Health Goal: \_\_\_\_\_  
\_\_\_\_\_

I commit to take the following actions to reach my health goal:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Wealth Goal: \_\_\_\_\_  
\_\_\_\_\_

I commit to take the following actions to reach my wealth goal:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

\_\_\_\_\_  
Self-Changer's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Date



## Action Steps

### Health

- List the obstacles for each health behavior change you intend to make and a way to address them.
- Identify up to five actions that can be taken most days of each week to reach your health goal.

### Wealth

- List the obstacles for each financial behavior change you intend to make and a way to address them.
- Identify up to five actions that can be taken most days of each week to reach your wealth goal.

### Health and Wealth

- Complete the Behavior Change Contract and post it in a visible place where you will see it every day.
- Use the behavior change tracking forms in the Monitor Your Progress and Reward Success fact sheet to check your progress toward your goals.

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