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MANAGING IN TOUGH TIMES INITIATIVE

# FAMILY FINANCIAL MANAGEMENT

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THIS MONTH’S TOPIC:

## Take the Health and Wealth Challenge!

Has summer been hard on both your wallet and waistline? With summer vacations, barbecues, and family reunions behind us, it is now time to get back on track before the holiday season arrives. The University of Kentucky Cooperative Extension Service is launching its new online Small Steps to Health and Wealth™ (SSHW) Challenge. This free four-week program, open to anyone who enrolls online, will be held from Sunday, September 4th through Sunday, October 2, 2011. Prizes will be awarded to participants who report the highest point totals.

To sign up for the Kentucky Fall 2011 SSHW Challenge, follow the SSHW Online Challenge link available on the National Steps to Health and Wealth™ Challenge Web site at <http://njaes.rutgers.edu/sshw/>. Register an account by creating a user name and password and download a simple one-page user’s guide with instructions on how to proceed. Enroll in the Challenge titled “Kentucky Fall 2011 SSHW Challenge.”

The Kentucky Fall 2011 SSHW Challenge is a part of Small Steps to Health and Wealth™, a national Cooperative Extension program developed to motivate Americans to take action to simultaneously improve their health and personal finances.

SSHW was built around a framework of 25 research-based behavior change strategies. The challenge, originally developed in a “paper and pencil” format with printed worksheets, is now available online.

It has been well documented that when people monitor their behavior and measure how they’re doing, they are often inspired to do better and achieve positive results. Participants in the Kentucky Fall 2011 SSHW Challenge are “on their honor” to report their activities accurately. If they “cheat” on reporting their points, they are only cheating themselves by not following the recommended daily practices.

The SSHW Challenge is based on the performance of ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one, for a maximum of 700 points per week and 4,200 points for the entire challenge. The challenge is a great way to get motivated to get on track with good financial and health behaviors.

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