



Control Your Destiny

“To accomplish great things, we must not only act, but also dream; not only plan, but also believe.”

Anatole France

The best way to predict the future is to create it. To achieve health or wealth, expect a positive outcome and work hard to achieve it. Your attitude and beliefs about your control over future life events are important success factors. Winston Churchill once said, “The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty.” Walt Disney said of dreams “All our dreams can come true, if we have the courage to pursue them.”

Locus of control (LOC) is a concept that refers to the extent people perceive how their personal behavior influences life events. Internally controlled people perceive themselves as having control over the outcome of events, including their health and finances. In other words, they believe that responsibility for outcomes is based, at least partially, on their personal actions. They are “masters of their fate.” Those who are externally controlled typically perceive things to “happen” by luck, fate, or the control of powerful people. Life is seen as a game of chance where “whatever will be, will be.”

Locus of control is strongly related to success and achievement of personal goals and is a learned concept. Generally, an internal LOC is seen as desirable. Research has shown that males tend to be more internal than females and that people become more internal as they get older. Many people with an external LOC face numerous life challenges or lack role models and opportunities for independent decision-making. LOC is also situation specific. People are generally more internal in familiar situations where they have some experience and more external in unfamiliar environments and apt to defer to the expertise of others.

LOC is reflected in a person’s behavior with respect to health and wealth. For example, externals, as believers in chance or fate, are more likely to buy lottery tickets, read horoscopes, and own “lucky charms.” They have also been found to take fewer precautions to protect their health and are less likely than internals to search for health related information and to engage in physical activities. Internals are more likely to fund 401(k) plans and read self-improvement books because they believe that success depends on preparation, sacrifice, and hard work. They are also more likely to seek out information about maintaining their health and more likely to take

action to prevent or remedy ill health.

Are you primarily an internally controlled person or an externally controlled person? In other words, do you see yourself as having some control over future life outcomes or at the mercy of fate or “the powers that be”? Dr. Julian Rotter developed a 13-item scale to test the LOC concept in the 1960s and it has been refined by Rotter and other psychologists ever since. To test your personal LOC, type the words “Locus of Control” into an Internet search engine such as Google. You’ll find dozens of online LOC questionnaires, including several for health locus of control (HLC). HLC is the degree to which people believe that their health is controlled by internal or external factors.

The original 13-item LOC questionnaire developed by Rotter can be taken online at www.psych.uncc.edu/pagoolka/LC.html. The instrument requires people to choose between pairs of statements and pick the one that best describes their feelings about their control over life events. Scores can range from 0 to 13. A low score (e.g., 2) indicates an internal LOC and a high score (e.g., 11) indicates an external LOC. Some of the questions address the following choices:

- Are unhappy events in life the result of bad luck or personal mistakes?
- Does it pay to plan things in advance or do most things work out as a result of good or bad luck?
- Is what happens to people mostly of their own doing or are most things in life beyond their control?
- Can ordinary people influence the government or do a small group in power run everything?

LOC beliefs are generally learned in childhood and can become self-perpetuating later in life. People become externally controlled when they repeatedly experience situations over which they perceive themselves having little or no control over what happens to them. If you find that you have an external LOC on one of the online quizzes, don’t despair. LOC can be changed with patience, determination, and focus. The following quote by Carl Bard says it all: “Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending.”

How do people move from an external LOC toward an internal LOC? Educators and psychologists often suggest the following:

- Set small, quick, goals with a high probability of success so you’ll learn to attribute positive results to your own efforts. Include a specific outcome, a timeline, and an action plan. Two examples are “save \$50 a month by placing a dollar a day, plus pocket change, into a can or jar” and “lose 4 pounds in 5 weeks by eliminating 200 calories per day and exercising to burn off 200 calories” ($400 \text{ calories} \times 7 \text{ days} = 2,800 \text{ calories/week} \times 5 \text{ weeks} = 14,000 \text{ calories}$ divided by $3,500 = 4$).
- Since you are prone to look externally to others for direction, rewards, and reinforcement, find people to support you in your health and wealth improvement efforts that can serve as positive role models or mentors you can learn from. Ask them for guidance or resources where needed.
- Make a list of positive and negative events that happen in your life over the course of the next month and describe how your personal actions (or lack of action) affected the outcome.
- Think about your childhood learning experiences. Did your parents emphasize hard work

and responsibility and give you promised rewards upon the completion of tasks? Or do you remember life being out-of-control and that planning and hard work did not seem to matter? Understanding how your LOC beliefs were shaped will help you take action to change them.

Use the Locus of Control Worksheet to better understand your personal LOC belief system.

Locus of Control Worksheet

Question	Health Behavior	Personal Finance Behavior
Do you primarily have an internal or external locus of control? Why?		
How did childhood experiences affect your locus of control?		
List several examples of how your locus of control affects your current practices.		
What words and phrases do you use that indicate your locus of control? Examples: <i>"If it is to be, it is up to me"</i> <i>"Why is this happening to me?"</i>		
Where do you go for information and support to make behavior changes?		
What steps, if any, will you take to change your locus of control?		



Action Steps

Health

- Take an online health locus of control survey and complete the worksheet to learn more about yourself.
- Make a list of your targets of blame for poor health practices (e.g., job, parents, lack of time and money).
- Work on a specific short term health goal with a high probability of success.

Wealth

- Take an online locus of control survey and complete the worksheet to learn more about yourself.
- Make a list of your targets of blame for poor financial practices (e.g., poverty, lack of time and money).
- Work on a specific short-term financial goal with a high probability of success.

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