



## 25 Behavior Change Strategies for Health and Wealth

**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**

**“ You don’t have to see the whole staircase.  
Just take the first step in faith.”  
Martin Luther King Jr.**

The *Small Steps to Health and Wealth*™ program provides information to help you take charge of your future. It was designed to motivate participants to take action to improve their lives. Each of the 25 behavior change strategy fact sheets has health and wealth “action steps” and one or more worksheets that provide an opportunity to apply the strategy to your health and wealth goals and life situation.

We suggest adopting no more than three or four strategies and to coordinate those that are related (e.g., automating a good habit to “defy a statistic” and to reach a recommended benchmark). Think of the list of strategies as a “menu” from which you will choose the ideas that work best for you.

Best wishes for health, wealth, and happiness.

### **Health and Wealth Behavior Change Strategies**

1. Track Your Current Behavior
2. Unload Your Childhood Baggage
3. Put Your Mind to It
4. Commit to Making a Change
5. Defy Someone or Defy the Odds
6. Think Balance-Not Sacrifice
7. Control Your Destiny
8. Make Progress Every Day
9. Get Help and Be Accountable
10. Meet Yourself Halfway
11. Say “No” to Super-Sizing
12. Convert Consumption Into Labor
13. Compare Yourself with Recommended Benchmarks
14. Use Easy Frames of Reference
15. Automate Good Habits and Create Templates
16. Live “The Power of 10”
17. Take Calculated Risks and Conquer Your Fears
18. Consider Teachable Moments & Wake-Up Calls
19. Weigh the Costs and Benefits of Changing
20. Step Down to Change
21. Kick It Up a Notch
22. Control Your Environment
23. Monitor Your Progress and Reward Success
24. Expect Obstacles and Prepare For Relapses
25. Set a Date and Get Started...Just Do It!