**3/6**

**Hello, this is Helen Jones and Cynthia White coming to you today with a Podcast on small steps to Health and Wealth.**

**There are many similarities in Health and Wealth, which people are not aware.**

Health and wealth are both important resources for living a happy and successful life. People in poor health often die young and spend thousands of dollars (that could have been invested) on health care costs. On the other hand, those who practice recommended health behaviors are more likely to exceed average life expectancy and need a large nest egg to insure that they do not outlive their assets.

Today we are going to start with the strategies to improve your Health and Wealth. These steps help you take charge of your future. We suggest adopting no more than three or four strategies and to coordinate those that are related.

Let’s start with tracking our current behavior

People often “disconnect” themselves from their personal health habits and financial practices. However, it’s hard to change behavior, to improve your health or increase your wealth, when you don’t fully acknowledge the problems with your current situation. Trying to make changes without an identified starting point is like making a plane reservation and not indicating the airport that you’re leaving from. You have to admit that you have a problem before you can take steps to address it.

Denial is common with both health and personal finance issues, even when there’s ample visible evidence (e.g., a bulging waistline and increasing credit card balance) to the contrary. Several recent studies, for example, have found that many people said they were “healthy” even though they were overweight, smoked, drank too much alcohol, and/or never exercised. Examples of financial denial (e.g., “other people will need long-term care, but I won’t” and “I’ll be OK in retirement even though I haven’t saved any money yet”) have also been well documented.

 Awareness of one’s current behaviors and shortfalls is the first of the five A’s of successful behavior change. The other four are ability (being able to make a change), ambition (a strong desire to change), attitude (a positive state of mind about changing), and action (taking steps to actually change).

Most people don’t have a clue how many calories they consume daily or how many dollars they spend monthly on incidental expenses such as food and entertainment. One of the best ways to increase awareness is to record everything you eat each day and every time you are physically active for 10 minutes or more. A financial counterpart is to record what you earn and spend daily for a month or two. Keeping written records, although tedious, has been shown to be an effective way to track current practices and make behavioral changes in eating, exercise, and spending.

The next strategy that we would like to discuss it “Unload Your Childhood Baggage.”

People’s emotions and childhood experiences can influence their health and personal finance behaviors. Adults develop beliefs about health, eating, and money from their family and surrounding culture (e.g., media advertising). They may eat the same foods, for example, or tithe the same amount to their church that their parents did. Even if an individual’s behavior is exactly the opposite of their parents’ (e.g., not smoking in a family of smokers), the parents probably still had an influence.

 Once people understand the origins of their beliefs about health and money and unload the “baggage” that has been holding them back, it is often easier to make behavior changes. Insights into your underlying emotions can be helpful in making the changes to improve health and increase wealth.

 What is “baggage”? “Baggage” is the false, and often irrational, set of feelings and beliefs, which distort people’s thinking and affect their health and financial behaviors.

 Here are some examples of health baggage:

• Sick and unhealthy people get more attention than healthy people.

• Diets don’t work.

• Good people die young.

• You can’t change bad health genes.

• Outward appearance = inner quality.

• Eating a meal with your family is stressful.

• Disciplining is done at the dinner table.

• Skipping meals is a shortcut to becoming thin.

• All snacks and desserts are bad.

• Food is used to punish or reward.

• Children should eat differently from their parents.

• Alcohol and cigarettes are associated with pleasurable social experiences.

• Exercise is painful and/or unnecessary.

Here are examples of financial baggage:

• Net worth = self worth.

• Money is a tool to use for power and control.

• Money is an end, not a means to an end.

• Hard work is always rewarded.

• I’m not smart/capable enough to earn a lot of money.

• Live for today—the future doesn’t matter.

• High debt is normal.

• The man should make all the financial decisions.

• You must work long hours and neglect your family in order to earn a good income.

• You’re not supposed to talk about money.

• Buying expensive gifts proves that you love someone.

• You will never have enough.

• The government (Social Security) and my employer will take care of me in later life.

• The more money you make, the happier you’ll be.

Once you recognize and understand your health and personal finance “baggage,” how do you unload it? By turning your negative “baggage” into positive and motivating health and financial messages. Does this sound hokey? It’s not. In her 2004 book, Secrets of Six-Figure Women, author Barbara Stanny wrote about the power of mental imaging, noting “our state of mind, more than anything else out there, determines our level of success.”

Here is an example of negative “health baggage” turned into a positive health message:

 • Health Baggage: You can’t control your bad health genes.

 • Health Message: I can decrease my risk of health problems through diet, exercise, and regular checkups.

Here is an example of negative “financial baggage” turned into a positive financial message:

• Financial Baggage: You have to work real hard for money and, even when you do, you may not be rewarded for your effort.

 • Financial Message: Money is a resource for health and wealth and can be used to create my own rewards.

Your current health and financial decisions are influenced by what you’ve seen and heard since childhood. Ready to break free of negative thought patterns that have been weighing you down emotionally, physically, and financially? Put them in writing and you can start to address them. Understanding your “baggage” is a critical first step on the path to health and wealth. It helps explain why you do what you do.

Close your eyes, think about your past experiences and current practices. Now write down some of the negative health messages you recall and write down negative wealth messages you recall. Using those examples as a guide, turn your “health baggage” and “wealth baggage” into positive messages.

 The next strategy that we will discuss is:

 “Put Your Mind To It.”

One of the most powerful motivational strategies to improve health and increase wealth is visualization. As the quote above describes, many successful performers report “seeing” what they want to achieve long before they actually accomplish it. People can alter their lives just by altering their mindset. Visualization (a.k.a., mental imagery) is a powerful step in the process of setting and achieving goals. Unfortunately, it is often ignored. All too often, people want to “do something” immediately or they focus solely on current problems instead of picturing where they want to be in the future. There’s also the “fear factor” associated with picturing a behavior change. In the popular book about changing behavior, Who Moved My Cheese?, one of the characters eventually “envisioned himself in realistic detail—finding something better—much better.” He overcame his fear of change and found new “cheese” (i.e., success).

So how do you get started visualizing improvements to your health and finances? Start by painting a mental picture of your preferred future. If you have a weightloss goal, picture yourself 20 pounds slimmer fitting into clothes that you haven’t worn for years. See yourself as active and walking 30 minutes a day. If you plan to reduce debt, imagine yourself receiving a credit card statement that shows a zero balance. Experts also advise visualizing how you will deal with obstacles to your goals (e.g., enjoying a holiday party without overeating). Emotions are another important component of the behavior-change process. Visualize, and then verbalize to others, how you think improved health and increased wealth will make you feel. Positive and long-term feelings can be powerful motivators.

In addition to visualization, there are several other ways to “think yourself” healthy and wealthy. The first is to frequently remind yourself of your strengths as an individual (e.g., personality characteristics and things you are good at) and goals that you’ve already set and achieved. Success is a powerful motivator and failure is a mind-set that can be changed. When you are tempted to abandon your health and wealth objectives, think about how good it felt to achieve a previous goal. Challenge the negative influences around you with affirming messages such as “If I could do [action], I can certainly do [action].” Draw upon the focus and discipline you showed at an earlier time in your life. If you and/or people around you are saying you’ll never be able to do something, ask yourself, “Why not?”

Another language “trick” is to describe the behavior you intend to take in the present tense, preferably with words like “automatically,” “annually,” and “always,” as if you have already been doing it for some time. Again, there is an accountability aspect to talking this way. It is an incentive to start “walking your talk” because, otherwise, you are basically telling other people a lie. It is also motivational to focus on small, positive action steps. Some examples of present-tense phrases include:

• I automatically deposit $100 a month into a growth mutual fund. • I quit smoking. • I almost always exercise at least 30 minutes a day.

 • I have a Roth IRA account and contribute to it annually.

• I save spare change every day in a jar.

 • I always eat fruit for dessert at dinner.

 Similarly, behavior-change experts recommend speaking of negative behaviors and relapses in the past tense as if they no longer happen, using words like “I was,” “I no longer,” and “I used to.” Again, this provides accountability to oneself and others and trains the unconscious mind to believe that change is occurring or is at least possible. Some examples of past tense phrases are:

• I once weighed 200 pounds.

 • I used to live paycheck-to-paycheck and not save any money.

 • I was once a couch potato.

• I used to spend recklessly on credit cards.

 • I used to smoke a pack of cigarettes a day.

• In the past, I spent $5 a day on lottery tickets.

When it comes to improving health and increasing wealth, you can do it if you put your mind to it. When people expect a lot, they generally achieve a lot, and when they expect a little, their performance suffers. Visualization is the process of creating pictures in your mind and using them to commit to a goal.

Here are a few action steps to get started:

Health

* + Make some “quiet time” to visualize yourself making behavior changes to improve your health.
	+ Write an “I will” statement to describe each health behavior change.
	+ Speak of positive health behaviors in present tense and negative health behaviors in past tense.
	+ Make some “quiet time” to visualize yourself making behavior changes to improve your finances.
	+ Write an “I will” statement to describe each financial behavior change.
	+ Speak of positive financial behaviors in present tense and negative financial behaviors in past tense.

Those are just a couple strategies to start your journey of behavior changes.

Thanks so much for tuning in. Please be sure to watch for the next segment. In the meantime,

“Don’t let your past dictate who you are…let it be a part of who you become.”