

Potty Pointers

Awareness Leads to Change



It's easy to disconnect from the reality of financial and health practices. This disconnect is denial, and it can be a real problem if you're trying to improve your health or wealth. In fact, awareness is necessary for behavior change. There are five "As" of behavior change: Awareness, Ability (able to make the change), Ambition (desire to change), Attitude (positive about the change) and Action (taking the necessary steps). A first small step toward successful change is to become aware of your current situation and practices.

1. Ask yourself if you are in denial. Fully acknowledge your current situation. Look at the visible evidence. How's your credit score? Is your debt load less than 20%? Do you have a positive net worth? Are you a healthy weight? How's your blood pressure?

2. Keep written records. Record spending for two months. Most people don't have a clue how many dollars they spend monthly on incidental expenses such as food and entertainment. Keep a diet journal and record everything you eat for two weeks.

3. Identify needed changes. Use your written records to find areas where change is needed. Spending records can be used to create a budget. Your diet journal can help you identify potential pitfalls.



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