

Do you feel in control of your future? OR is your future in the hands of fate?

We all have either an internal or an external Locus of Control. Locus of Control (LOC) refers to your view of how your actions impact life. Internal LOC people feel in control. They are masters of their own destinies. External LOC people feel like life events are based on luck, fate, or other people. People with an internal LOC are more successful in their efforts to improve health or increase wealth.

So, what if you have an external LOC? Don't despair. You can move from an external LOC toward an internal LOC. Here's how:

- Take an online survey to learn more about your LOC. Search the internet or download the pdf at www.uaex.edu/money. A typical question is "Are unhappy events in life the result of bad luck or personal mistakes?"
- Make a list of the external forces you blame for your poor health or financial management practices. Do you blame a busy job for your lack of time to exercise? Do you blame your parents for not teaching you how to manage money?
- Make a list of positive and negative events that happen in your life over the next month. Examine how your decisions and actions affected the outcome.
- Set small, quick, easy-to-reach goals. Focus on your own efforts to achieve the goals. Remember to attribute your success to your actions. Celebrate your achievements. Some example goals are:
 - Save \$50 in one month. Save \$1 per day plus pocket change.
 - Lose 4 pounds in 5 weeks. Eliminate 200 calories per day and exercise to burn off 200 more calories per day.

Take charge. Discover your power to improve your health and increase your wealth.

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