



## Track Your Current Behavior

The refusal to choose is a form of choice;  
disbelief is a form of belief.

– Frank Barron

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 or your place of departure. 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 have also been well documented: Other people will need long-term care, but I won’t. I’ll be OK in retirement even though I haven’t saved any money yet.

**Awareness** of one’s current behaviors and shortfalls is the first of the five As 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 keep a **Food and Activity Log**, Worksheet 1, to record everything you eat each day and every time you are physically active for 10 minutes or more. A financial counterpart is an **Income and Expense Log**, Worksheet 2, to write down what you earned and spent daily for a typical 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.

Ready to get started on the path to health and wealth? Use the **Food and Activity Log** and **Income and Expense Log** to keep track of your current health and financial practices. Be as specific as possible. Each worksheet has some example entries to get you going.







## Action Steps

### Health

- Ask yourself truthfully if you are in denial about one or more aspects of your health.
- Record everything you eat and drink for several days, including the quantity of food and beverages consumed and their estimated number of calories.
- Record each time you are physically active for 10 minutes or more (e.g., walking).
- Total the number of calories consumed daily and the total time spent on physical activity (exercise).

### Wealth

- Ask yourself truthfully if you are in denial about one or more aspects of your personal finances.
- Record everything you earn and spend for a typical month or two.
- Total monthly income and expenses to determine whether cash flow is positive (income greater than expenses) or negative (expenses greater than income).

## References

*Food and activity journal* (no date). Lynnwood, WA: Washington State Dairy Council.

Garland, E. (2004, May). Tarnished outlook for the golden years. *Financial Planning*, 34(5), 23.

Getlen, L. (no date). *Why we lie about money and debt*. Retrieved from <http://moneycentral.msn.com/content/Savinganddebt/Managedebt/P86529/asp>.

Health: Department of denial (2002, Nov. 25). *U.S. News and World Report*, 18.

Lawrence, J. (2004). *The budget kit* (3rd Edition). Chicago: Dearborn Financial Publishing Inc.

Poll: 60 percent of hefty Americans say they're just right. (2004, May 29). *The St. Petersburg (FL) Times*, 10A.

What, me worry? (2004, June). *Journal of Financial Planning*, 17(6), 24.

Credit is given to Barbara O'Neill, Ph.D., CFP, Extension Specialist in Financial Resource Management, Cooperative Extension Service, and Karen Ensle, Ed.D., RD, Family and Community Health Sciences Educator, Rutgers Cooperative Extension, for SSHW leaders training guides. For additional information about purchasing Small Steps to Health and Wealth™, visit [www.arfamilies.org](http://www.arfamilies.org).

Prepared by Laura Connerly, Ph.D., Assistant Professor - Family Resource Management, University of Arkansas Division of Agriculture ([lconnerly@uaex.edu](mailto:lconnerly@uaex.edu)).

The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, marital or veteran status, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.