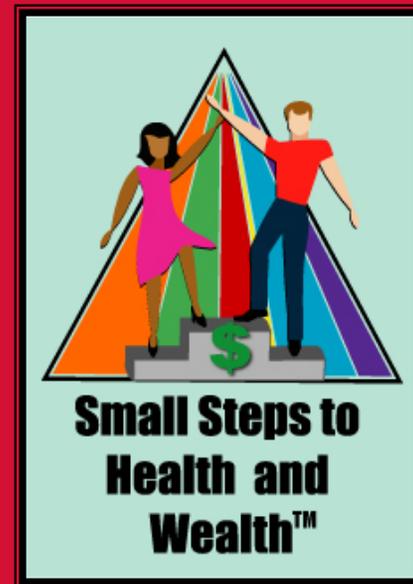


RUTGERS

THE STATE UNIVERSITY
OF NEW JERSEY

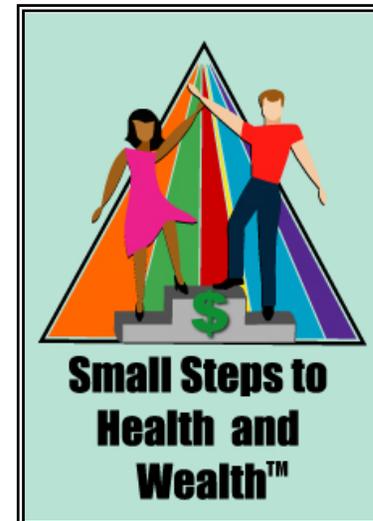


Small Steps to Health and Wealth™: A Model Extension Program for National Visibility and High Impact

**Barbara O'Neill, Ph.D., CFP® and Karen Ensle, Ed.D., RD
Rutgers Cooperative Extension (New Jersey)
Co-Authors of Small Steps to Health and Wealth™**

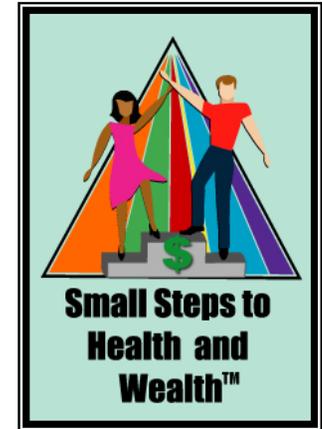
SSHW Elevator Statement

*Small Steps to Health and Wealth*TM
encourages participants to make
positive behavior changes to
simultaneously improve their health
and personal finances.

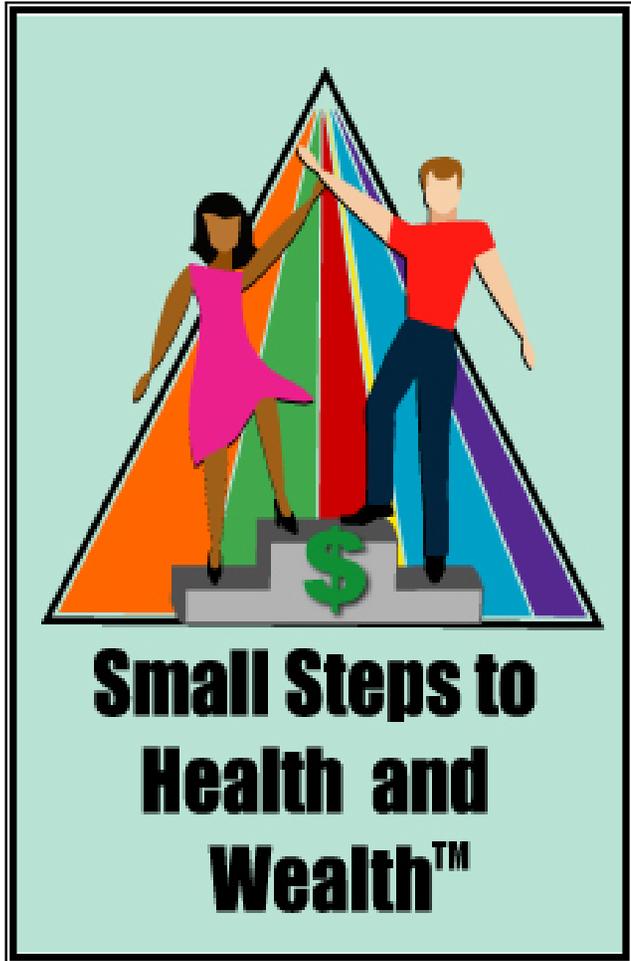


SSHW is a “Turn-Key” Program

- Dozens of program resource materials already developed by Rutgers Cooperative Extension, University of Florida, others
- More program materials in the works
 - Youth lesson plans (Rutgers-NJ)
 - Mentoring (1:1 counseling) lessons (University of AZ)
 - Webinar links (University of NE)
 - Podcasts (University of Idaho)
- All Extension educators are encouraged to create and contribute to the repository of SSHW materials on the internal SSHW Web site
- “Wish List” for new SSHW features includes: a blog, a FaceBook page, more podcasts, chats. “lunch and learn” teleconferences or webinars, increased media coverage, a high profile spokesperson
- Only one requirement: use the SSHW national brand on new products



SSHW Resources for Extension Educators

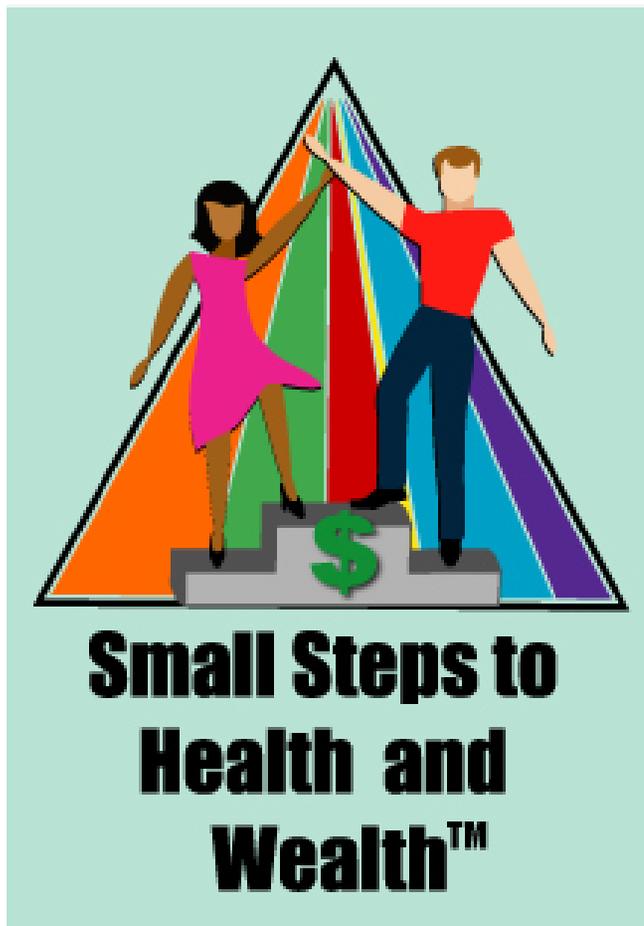


SSHW materials are online and are downloadable free of charge on internal Web site:

<http://njaes.rutgers.edu/sshw/internal>

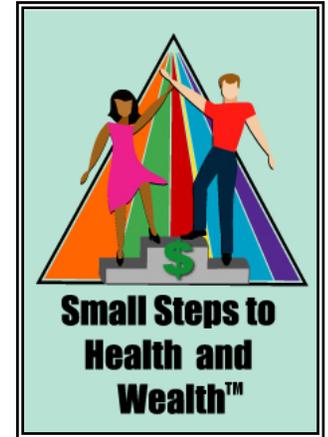
If desired, SSHW program CDs are available from Dr. O'Neill (Rutgers) for a nominal charge

1. National and State Branding



2. Two Consumer PowerPoint Presentations

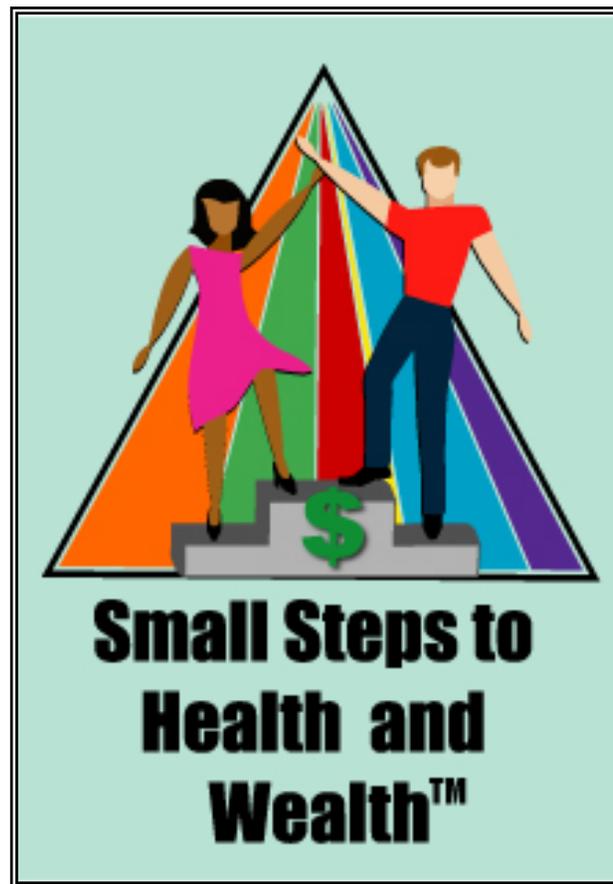
Small Steps to Health and Wealth
25 Days to Health and Wealth



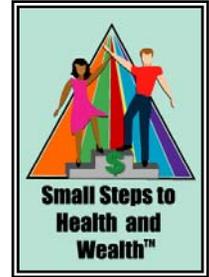
- Available on CD-ROM
- Free downloading for Extension educators
- Complete with marketing materials and worksheets

3. Small Steps to Health and Wealth Workbook

- 132 pages
- Designed for use as a class “handout”
- Available from NRAES (www.nraes.org) or the co-authors
- Quantity discounts available

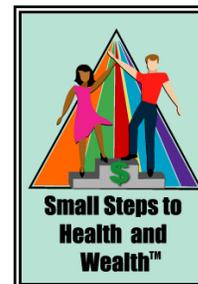


SSHW™ Framework: 25 Health & Wealth Behavior Change Strategies



- Track Your Current Behavior
- Unload Your Childhood Baggage
- Put Your Mind To It
- Commit to Making a Change
- Defy Someone or Defy the Odds
- Think Balance-Not Sacrifice
- Control Your Destiny
- Make Progress Every Day
- Get Help and Be Accountable
- Meet Yourself Halfway
- Say “No” to Supersizing
- Convert Consumption Into Labor
- Compare Yourself With Benchmarks
- Use Easy Frames of Reference
- Automate Good Habits and Create Templates
- Live “The Power of 10”
- Take Calculated Risks and Conquer Fears
- Appreciate Teachable Moments and Wake-Up Calls
- Weigh the Costs and Benefits of Changing
- Step Down to Change
- Kick It Up a Notch
- Control Your Environment
- Monitor Your Progress & Reward Success
- Expect Obstacles & Prepare For Relapses
- Set a Date & Get Started...Just Do It!

“The Jersey Diner Approach”

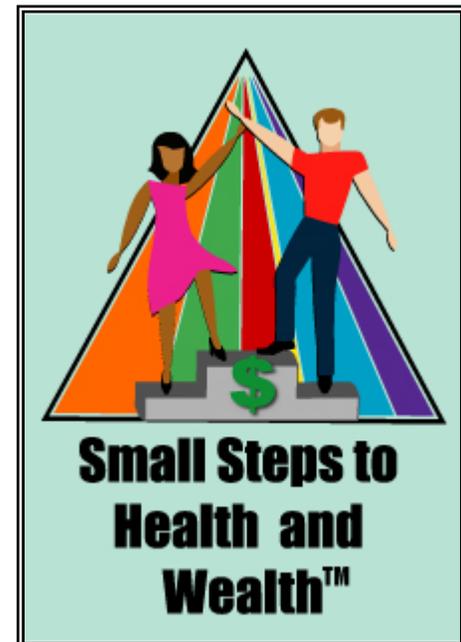


- **Adopt strategies that work for you**
- **Choose 3 to 4 (max) strategies**



4. SSHW Fact Sheets

- Part of comprehensive SSHW Web site
- Same content as chapters in the SSHW workbook
- Available for free downloading from <http://njaes.rutgers.edu/sshw>



5. SSHW Calculators

PULL

Paycheck Power®
BOOSTER®
Calculator

Small Steps to Health and Wealth™

— SIDE 1 —

Look In Your Pocket!

Spend LESS a DAY on average

and you will have MORE a YEAR.

Check what you're spending now on "little things." You may be surprised!

▼

Typical Retail Prices

Item	One Every...	Price	Cost per Day
Snack/candy/soda	Day	\$ 0.75 - 2.50	\$ 0.75 - 2.50
Coffee, latte, etc.	Day	1.00 - 3.00	1.00 - 3.00
Fast food meal	Day	3.50 - 7.50	3.50 - 7.50
Cigarettes (pack)	Day	3.00 - 5.00	3.00 - 5.00
Lottery ticket	Week	1.00 - 5.00	0.14 - 0.71
Beer (6 pack)	Week	9.50 - 18.00	1.36 - 2.57
Wine/liquor (bottle)	Week	8.00 - 20.00	1.14 - 2.86
Pizza, take-out, etc.	Month	10.00 - 20.00	0.33 - 0.67
Restaurant dinner	Month	25.00 - 100.00	0.83 - 3.33
Impulse buy	Month	25.00 - 100.00	0.83 - 3.33

Write the TOTAL you spend per day, on average:

An Advantage™ Calculator

PULL

PULL

Paycheck Power®
BOOSTER®
Calculator

Small Steps to Health and Wealth™

— SIDE 2 —

Add Up the Money!

SPENDING LESS a DAY*
will add up to this much in:

1 week	30 days	1 year	5 years	10 years	20 years
<input type="text" value="\$28.00"/>	<input type="text" value="\$120"/>	<input type="text" value="\$1,460"/>	<input type="text" value="\$7,304"/>	<input type="text" value="\$14,608"/>	<input type="text" value="\$29,220"/>

*on average

Small Steps to Health and Wealth™

 Small Steps to Health and Wealth™ encourages participants to make positive behavior changes to simultaneously improve their health and personal finances.

For more information about Small Steps to Health and Wealth™, visit www.rcre.rutgers.edu/sshw.

 Distributed by Rutgers Cooperative Extension

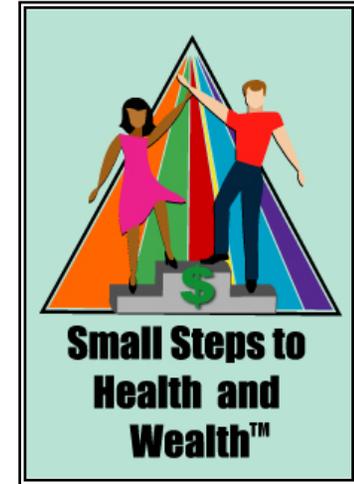
© Copyright 2001, 2003, 2005 Advantage Publications, Boston, 800-323-6809. All rights reserved. PPCI+

An Advantage™ Calculator

PULL

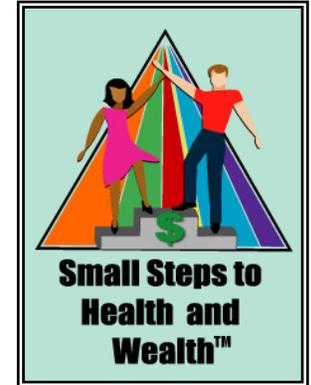
6. SSHW Monthly Messages

- Monthly health message
- Monthly financial message
- All prior messages are archived on the SSHW Web site: <http://njaes.rutgers.edu/sshw>
- ALL Extension educators are invited- and encouraged- to write SSHW messages
 - Message will be archived to list on your CV
 - Writing helps build national recognition!



7. SSHW Posters (Licensed From the University of TN and Tennessee Saves)

- Are Your Savings Going Up in Smoke?
 - Shows the amount that can be saved by not smoking
- Eating Away at Your Future?
 - Shows the savings possible by eating fewer restaurant meals
- Is Your Lunch Eating Your Lunch?
 - Shows the savings possible by eating fewer purchased lunches
- Nibbling Away at Your Bottom Line?
 - Shows the amount that can be saved by not eating junk food
- Letter-size PDFs available online
- Contact the University of TN for license to make posters



Sample SSHW Poster

http://njaes.rutgers.edu/sshw/pdfs/EatingAwayYourFuture.pdf - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Mail Print

Address http://njaes.rutgers.edu/sshw/pdfs/EatingAwayYourFuture.pdf Go Links

Google Search 0 blocked Settings

Save a Copy Print Email Search Review & Comment Sign

Select Text 106%

EATING AWAY AT YOUR FUTURE?

Eat out one less evening each week and invest the money you save. In 20 years, you'll have almost \$50,000

12 x 18 in 1 of 1

start moneytalk1 - Juno extension FAQ: Welc... http://njaes.rutgers.... Inbox for oneill@aes... 10:50 AM

8. The SSHW Pull-Up Display Banner



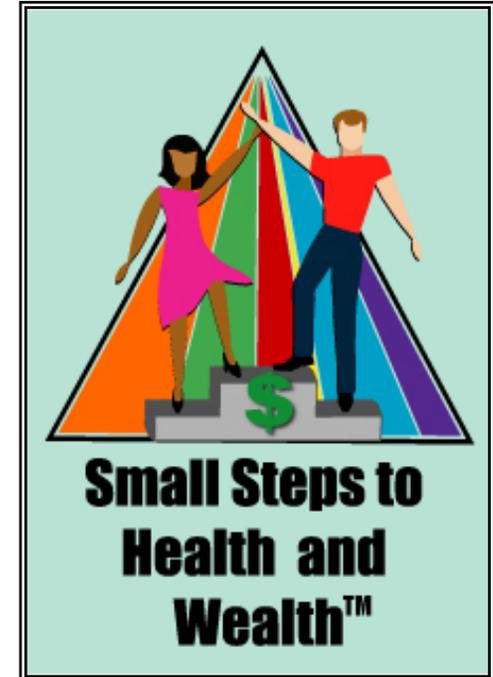
A PDF file of the banner is available on the SSHW internal Web site

To make your own state-specific banners, contact Dr. O'Neill to have your Communications staff contact Rutgers Communications staff for the source files

Keep the banner exactly the same EXCEPT for your institution logo.

9. The SSHW Challenge

- **Puts SSHW strategies into practice**
- **Participants practice recommended health (5) and financial (5) behaviors daily**
- **Helps people monitor behavior**
- **Increases personal accountability**
- **Provides good “human interest” stories for local media**



How to Earn Daily SSHW Challenge Points:

Eat 4+ cups of fruits and vegetables per day = 10 points

Get 30+ minutes of exercise per day = 10 points

Drink water or unsweetened beverages instead of SSBs = 10 points

Track 10,000 (or more) steps with a pedometer = 10 points

Learn something new about health/nutrition = 10 points

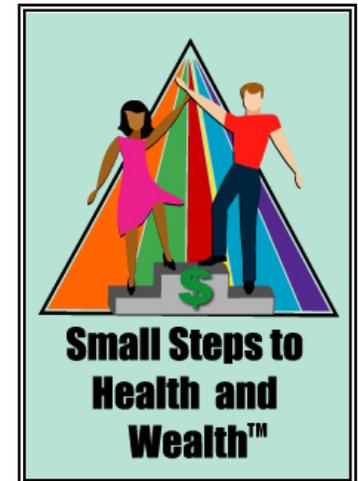
Save \$1 and /or pocket change = 10 points

Save/invest \$5 or more per day = 10 points

Reduce spending on small expenses = 10 points

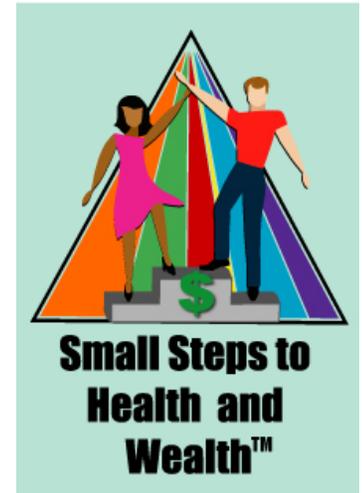
Track money spent = 10 points

Learn something new about personal finance = 10 points



10. The SSHW Online Challenge

- Funded with a grant from AAFCS
- Beta tested at Rutgers: Fall 2009
- Ready for a national pilot: 1/17/10 to 2/27/10 (6 weeks)
- PR materials are available
- Link to the Challenge from the SSHW Web site:
<http://njaes.rutgers.edu/sshw>
- Challenge title is “SSHW Worldwide Challenge 2010”
- Coming soon (after the pilot test): licensed use available for everyone
 - Create, implement, and evaluate your own challenges
 - 5-year licensing fee of \$250



SSHW Online Challenge Home Page

The screenshot shows a Windows Internet Explorer browser window with the address bar set to <http://rutgers.ancc.net/>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The address bar also shows a search engine dropdown set to Google. The browser's toolbar includes icons for Home, Back, Forward, Print, Page, and Tools. The browser's address bar shows the URL <http://rutgers.ancc.net/>.

The main content area of the browser displays the Rutgers NJAES Small Steps to Health and Wealth Challenge home page. The page has a red header with the Rutgers logo and the text "New Jersey Agricultural Experiment Station". Below the header, there is a navigation bar with links for "Home", "Register", and "My Account". The main heading reads "Welcome to the Small Steps to Health and Wealth™ Challenge!".

The page content includes a paragraph: "Rutgers Cooperative Extension is pleased to have you visit our Small Steps to Health and Wealth™ Web site. We challenge you to take action daily to improve your health and personal finances. To get started with your personal challenge(s), click on one of the two links below:"

Below the paragraph is a list of four links:

- [Register An Account](#) - Register an account to take part in our competitions
- [My Account](#) - Edit your account information, and update challenge status
- [SSHW Web Site](#) - Download printed tracking forms to record your points before entering them into your online account.
- [User's Guide for Consumers](#) - Download the Small Steps to Health and Wealth Challenge User's Guide for Consumers.
- [Offline Challenges](#) - Not registered with an online SSHW Challenge? Challenge yourself and use this tracking form to record your daily activities.

To the right of the list is an illustration of a man and a woman standing on a staircase that forms a pyramid. The man is holding a green dollar sign. Below the illustration is the text "Small Steps to Health and Wealth™".

At the bottom of the page, there is a copyright notice: "©2009 Rutgers, The State University of New Jersey, an equal opportunity, affirmative action institution. Last Updated: 9/14/2009, webmaster@njaes.rutgers.edu".

The browser's taskbar at the bottom shows the system tray with the time 4:46 PM and the date 9/14/2009. The taskbar also shows the Internet Explorer icon and the text "Internet | Protected Mode: On".

SSHW Online Challenge Format

WorkSheet - Windows Internet Explorer
 http://rutgers.anc.net/html/worksheet.cfm

RUTGERS HOME | SEARCH RUTGERS

RUTGERS
 New Jersey Agricultural
 Experiment Station

NJAES Home Español | Contact Us | NJAES Site Map | SSHW Challenge Site Map

Home My Account Edit My Account My Challenges Logout

SSHW Worldwide Challenge 2010 (1/17/2010 to 2/27/2010)

Total To Date: 0 Week of 1/17/2010 to 1/23/2010

Daily Activity	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Total
Ate at least 4 cups of fruits and vegetables								0
Exercised at least 30 minutes								0
Drank water or unsweetened beverages instead of sugar-sweetened beverages								0
Tracked 10,000 (or more) steps by walking with a pedometer								0
Learned something new related to health and/or nutrition								0
Saved \$1 bill (or more) and/or loose change in a can or jar								0
Invested \$5 (or more) including automatic deposits (e.g. 401(k)s)								0
Tracked money spent throughout the day								0
Ate lunch prepared at home instead of at a deli or restaurant								0
Learned something new related to personal finance (reading, internet, media reports, etc)								0
Total								

Save Changes

©2009 Rutgers, The State University of New Jersey, an equal opportunity, affirmative action institution.
 Last Updated: 9/14/2009, webmaster@njaes.rutgers.edu

Internet | Protected Mode: On 100% 4:42 PM

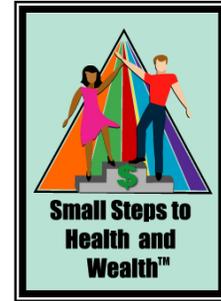
11. Online Registration and Impact Evaluation (TCA Institute, University of Arizona)

Participants are automatically sent e-mails with an evaluation survey link every 6 months



The screenshot shows a web browser window with the title "Small Steps to Health and Wealth Online Registration - Windows Internet Explorer". The address bar shows the URL "http://tcainstitute.org/sshw/survey/index.html". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The address bar also contains a "Live Search" field. The browser's toolbar includes a home button, a search button, a print button, a page number display, and a tools menu. The main content area of the browser displays the registration page. At the top of the page, there is a heading "Small Steps to Health and Wealth™ Online Registration" and a logo featuring a pyramid with three people climbing it, with the text "SMALL STEPS TO HEALTH AND WEALTH™" around it. Below the heading, there is a welcome message: "Welcome to the Small Steps to Health and Wealth™ online registration page. Here you will set your health and/or wealth goal. Researchers at Rutgers University and the University of Arizona will contact you periodically by e-mail to motivate you and check on your progress. The registration takes about 5 minutes to complete." This is followed by a paragraph: "Your individual progress reports (e.g., weight lost, dollars saved) will be added to those of other Small Steps to Health and Wealth™ program participants. Personal data will be kept completely confidential and no individual behavior changes will be made public." Then another paragraph: "Participation in the online registration system of the Small Steps to Health and Wealth™ Web site is completely voluntary (see also [Legal Disclaimer](#)). By participating, however, you will increase accountability for your progress and help researchers study links between health and personal finances. If you choose to participate, please take a minute to complete the Small Steps to Health and Wealth™ registration form, below. To learn more about the Small Steps to Health and Wealth program, please see [Small Steps to Health and Wealth online resources](#)." At the bottom of the page, there is a checkbox: " I have read the [Subject Consent Form](#) document and agree with all the terms and conditions. I acknowledge that by completing the survey, I am giving permission for the investigator to use my information for research purposes." Below this checkbox is a "Submit" button.

Ongoing Impact Evaluation and Health and Wealth Research



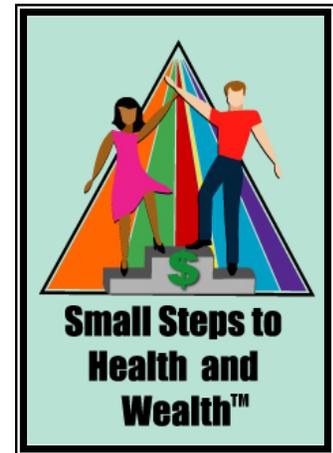
Data from Online Registration Form

- Demographic characteristics of SSHW™ registered participants, including their body mass index (BMI) calculated from height and weight
- Frequencies of specific *planned* health and wealth goals
- Frequencies of reported self-ratings of physical health and finances
- Frequencies of ratings on the personal qualities scale and average rating
- Relationships between demographic and personality characteristics
- Relationships between demographic characteristics and reported self-ratings of physical health and personal finances

Ongoing Impact Evaluation and Research

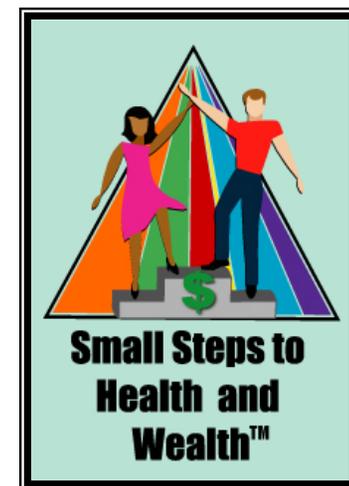
Data from Online Evaluation Form

- Frequencies of reported health progress and its estimated financial impact (extrapolated)
- Frequencies of reported financial progress and estimated financial impact
- Relationship between health progress and change stage
- Relationship between financial progress and change stage
- Descriptive success stories and participants' shared advice
- Impact of health on finances and finances on health
- Frequencies of specific behavior change strategies used
- Relationship between demographic characteristics and reported progress



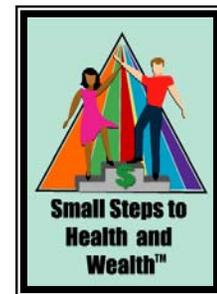
12. SSHW Capacity-Building

- Recorded 2-hour SSHW “train the trainer” workshop in AZ
- Available on DVD from the University of AZ
- Drs. O’Neill and Ensle make site visits upon request
- Professional conference presentations and exhibits

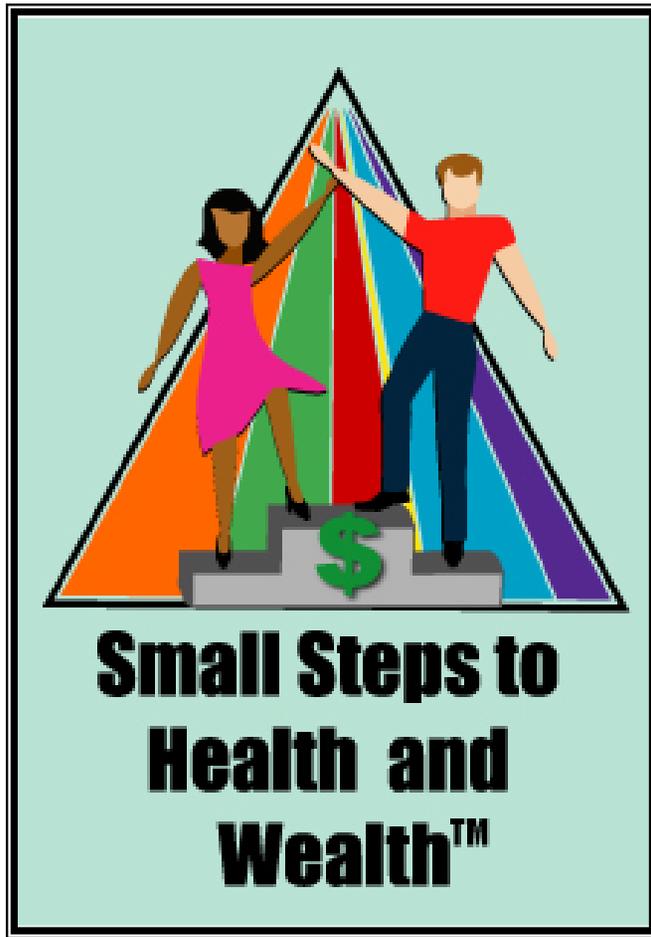


SSHW: Future Plans

- Expanded national marketing and visibility...going “viral”
- SSHW T-shirts, magnets, and other PR items
- New components (audio CDs, lunch & learn conference calls, web streaming, YouTube videos, social networking, blog, etc.) Pick a SSHW “deliverable” and create it!
- Capacity-building training for Extension educators (ongoing)
- Coordinated national visibility and high impact (like MONEY 2000 had in the late 1990s)



Questions? Comments?



Best wishes with the SSHW program

Keep us posted on your progress

We encourage you to create new SSHW outreach methods and share them with your Extension colleagues nationwide