

The Small Steps to Health and Wealth™ Challenge: An Online Tool to Motivate Consumers to Make Positive Behavior Changes

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Key Words

Health and wealth, online challenge, health/nutrition, personal finance

Target Audience

People who want to take action to improve their health and personal finances and health and financial educators and counselors who assist them through individual and small group programming and counseling

Objectives/Purpose

To describe the features and methodology of an interactive individual or small group online program that encourages users to take 10 specific daily actions to improve their health and personal finances

Content/Description

The *Small Steps to Health and Wealth™ Challenge* is a behaviorally-focused activity where individuals or teams track points for practicing recommended health and financial behaviors daily. The Challenge is part of *Small Steps to Health and Wealth™* (SSHW), a national Cooperative Extension program developed by Rutgers Cooperative Extension to motivate Americans to take action to simultaneously improve their health and personal finances. SSHW was built around a framework of 25 research-based behavior change strategies.

The *SSHW Challenge* helps participants put SSHW behavior change strategies into action. It was originally developed in a “paper and pencil” format, with reporting via faxes and e-mails, and recently became available online. Ongoing challenges can be accessed through a link at <http://njaes.rutgers.edu/sshw>. A pilot online *SSHW Challenge*, “SSHW Worldwide Challenge 2010,” was held in early 2010 and preliminary evaluation results will be shared. “Back office” administrative features of the *SSHW Challenge* Web site will soon become available for licensing to educators to organize, monitor, and evaluate their own challenges.

The *SSHW Challenge* encourages the adoption of 10 specific recommended health/nutrition and financial management practices. It can be used by individuals or by teams and is ideal for worksites, military bases, college classes, and other organizations that meet regularly. Participants in a *SSHW Challenge* are “on their honor” to report their activities accurately; if they cheat on the reporting of their points, they are only cheating themselves by not following recommended health and financial practices.

The *SSHW Challenge* was originally developed to last 6 weeks in two pilot tests (one on a college campus and one in a New Jersey county) but can be lengthened or shortened to fit the needs of participating individuals and organizations. In fact, individuals and groups can “challenge” themselves indefinitely to improve and/or monitor their health and financial practices. It has been well documented that, when people track their behavior and measure their how they’re doing, they are often inspired to do better and the results generally show.

The *SSHW Challenge* is based on the performance of ten recommended practices on a daily basis: five that involve health and nutrition and five that involve financial management. Ten points are given for performing each one. The five daily health and nutrition practices are: eat at least 4 cups of fruits and vegetables; get at least 30 minutes of exercise; drink water or unsweetened beverages instead of sugar-sweetened beverages; walk 10,000 or more steps with a pedometer; and learn something new about health and nutrition.

The five daily financial management practices included in the *SSHW Challenge* are: save a \$1 bill (or more) and/or pocket change; invest \$5 or more per day (including automated retirement savings plan deposits); track money spent throughout the day; eat lunch prepared at home; and learn something new about personal finance. The latter activity, for both health and personal finances, can be accomplished by visiting Web sites, attending seminars, or by reading, listening to, or viewing media reports.

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