



America Saves Week is February 21 – February 28, 2010.
Go to www.americasavesweek.org and learn how you and your organization can participate.

Small Steps to Health and Wealth™ Online Challenge

Just in time to keep those New Year's resolutions to improve health and personal finances, Rutgers Cooperative Extension is launching its new online *Small Steps to Health and Wealth*™ (SSHW) Challenge Web site with "SSHW Worldwide Challenge 2010." This free six-week program, open to anyone who enrolls online, will be held from Sunday, January 17, through Saturday, February 27. Prizes will be awarded for participants who report the highest point totals.

To sign up for the SSHW Challenge, follow the "Challenges" link on the *Small Steps to Health and Wealth*™ Web site at <http://njaes.rutgers.edu/sshw/>. Set up a user name and password and download a simple one-page user's guide with instructions about how to proceed. Enroll in the Challenge titled "SSHW Worldwide Challenge 2010."

The SSHW Challenge is part of *Small Steps to Health and Wealth*™, a national Cooperative Extension program developed 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 Challenge was originally developed in a "paper and pencil" format with printed worksheets and is now available online.

It has been well documented that, when people monitor their behavior and measure their progress, they are often inspired to do better and achieve positive results. Participants in a SSHW Challenge are "on their honor" to report their activities accurately. If they "cheat" on reporting their points, they are only cheating themselves by not following the recommended daily practices, noted Barbara O'Neill, extension specialist in Financial Resource Management for Rutgers Cooperative Extension.

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 for a maximum of 700 points per week and 4,200 points for the entire challenge. "The Challenge is a great way to

convert ambitious New Year's resolutions, like losing weight and saving money, into daily action steps," said O'Neill.

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.

As participants enter their personal data, they will see their point totals for each day of the week and for each of the ten activities described above. They'll also see a bar graph that compares their personal progress to the average scores of everyone else participating in the Challenge. Daily motivational messages will also be provided to participants. Paper tracking forms can be downloaded to keep track of daily activities until they are entered online.

Doing even one of the ten recommended daily practices is a great way to get started on the path to better health and improved financial security. The more SSHW Challenge activities that are performed by participants, the better. To sign up for "SSHW Worldwide Challenge 2010," visit <http://njaes.rutgers.edu/sshw/>.

Contact: Barbara O'Neill
732-932-9155 ext. 250
E-mail: oneill@aesop.rutgers.edu