

Small Steps to Health and Wealth

Strategy 2 – Wealth



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and Wealth sessions,
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is adapted from the "Small
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**Wealth: Raise
your savings
when you get a
raise. Each time
you get a pay in-
crease, save some
of it.**

UNLOAD YOUR CHILDHOOD BAGGAGE

People's emotions and childhood experiences can influence their finance behaviors. Adults develop beliefs about money from their family and surrounding culture (e.g., media advertising). Once people understand the origins of their beliefs about money and they can overcome the stumbling blocks that have been holding them back and start making changes.

Some examples of financial stumbling blocks include:

- ◆ Net worth = self-worth.
- ◆ Money is a tool to use for power and control
- ◆ I'm not smart/capable enough to earn a lot of money
- ◆ Live for today – the future doesn't matter
- ◆ High debt is normal
- ◆ The government (Social Security) and my employer will take care of me in later life

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[http://harris.agrilife.org/
program-areas/family-and-
consumer-sciences/](http://harris.agrilife.org/program-areas/family-and-consumer-sciences/)

Take small steps to change your mental approach to finance:

1. Make a list of your financial opinions and reflect about how you came to adopt false and/or negative beliefs.
⇒ **Financial Peace:** Money is a resource for health and wealth and can be used to create my own rewards.
2. Convert each opinion from an obstacle to affirmation.
⇒ **Financial Hurdle:** You have to work real hard for money and, even when you do, you won't be rewarded for your efforts.
3. Just as you did with health messages, write the positive messages and tape to your refrigerator and bathroom mirror. Read the positive message aloud for a week.

Tip for saving money:

Make it at home:

With the high price of restaurant and take-out, try making meals at home instead. Not only will making it at home save you money, but you can buy healthier foods and prepare them as a family. It's a great way to have family time while teaching new skills to your children.

Even buying beverages "on the run" can add up. Let's use coffee and water as examples:

	TAKE-OUT	FROM HOME
Coffee	\$1.25 - \$2.00	\$.10 - \$.25
Water	\$1.00 – \$1.59	\$0.00



Buying 5 coffees a week will cost approximately \$325 per year whereas making it from home and packing it in a travel mug would be roughly \$55. That's a \$270 savings in coffee, **ALONE**. As for water, invest in a \$30 water filter pitcher and save, save, save!

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