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MANAGING IN TOUGH TIMES INITIATIVE

FAMILY FINANCIAL MANAGEMENT

August 2011



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THIS MONTH'S TOPIC:

Take the Health and Wealth Challenge!

Has summer been hard on both your wallet and waistline? With summer vacations, barbecues, and family reunions behind us, it is now time to get back on track before the holiday season arrives. The University of Kentucky Cooperative Extension Service is launching its new online Small Steps to Health and Wealth™ (SSHW) Challenge. This free four-week program, open to anyone who enrolls online, will be held from Sunday, September 4th through Sunday, October 2, 2011. Prizes will be awarded to participants who report the highest point totals.

To sign up for the Kentucky Fall 2011 SSHW Challenge, follow the SSHW Online Challenge link available on the National Steps to Health and Wealth™ Challenge Web site at <http://njaes.rutgers.edu/sshw/>. Register an account by creating a user name and password and download a simple one-page user's guide with instructions on how to proceed. Enroll in the Challenge titled “Kentucky Fall 2011 SSHW Challenge.”



The SSHW Challenge is based on the performance of ten recommended practices on a daily basis.

The Kentucky Fall 2011 SSHW Challenge is a 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, originally developed in a “paper and pencil” format with printed worksheets, is now available online.

It has been well documented that when people monitor their behavior and measure how they’re doing, they are often inspired to do better and achieve positive results. Participants in the Kentucky Fall 2011 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.

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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 get motivated to get on track with good financial and health behaviors.

The five daily health and nutrition practices included in the SSHW Challenge are:

- Eat at least 4 servings of fruits and vegetables
- Get at least 30 minutes of exercise daily
- Drink water or unsweetened beverages instead of sugar-sweetened beverages
- Walk 10,000 or more steps with a pedometer daily
- 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 daily
- Invest \$5 or more per day (including automated retirement savings plan deposits)
- Track money spent throughout the day
- Eat lunch prepared at home
- Learn something new about personal finance

The last activity, for both health and personal finances, can be accomplished by visiting websites, attending seminars, or by reading, listening to, or viewing media reports.

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The more SSHW Challenge activities that are performed by participants, the better.

As participants enter personal data, they see 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. Motivational messages will also be provided to participants to help them stay on track. A prize pack will be awarded to the top winners. To help with motivation, participants who complete the four-week challenge (and a wrap-up evaluation) will receive a University of Kentucky water bottle. Prize pack and water bottles will be mailed to the winners' local University of Kentucky County Extension Office for pick-up at the conclusion of the challenge. Please note, the University of Kentucky water bottles will be awarded to the first 150 participants who complete the four-week program and complete an email evaluation at the end of the challenge.

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 Kentucky Fall 2011 SSHW Challenge, visit <http://njaes.rutgers.edu/sshw/>.

For more information, contact your local county Extension office or Jennifer Hunter, University of Kentucky Family Finance Extension Specialist at jhunter@uky.edu.

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Go Green Nutrition

Purchasing locally grown fruits and vegetables in season provides you and your family with fresh, unprocessed healthy foods, and it helps our communities and Kentucky's farmers by keeping food dollars close to home.

When possible, purchase fruits and vegetables that have been grown in a manner that conserves and protects soil and water resources. If purchasing from a farmer's market, ask the farmer about his or her farming practices, and if he or she takes measures to preserve our natural resources. If purchasing from a grocer, look for information on the label about where and how the product was produced. Buy fruits and vegetables in season (you may find good buys on seasonal produce) and unpackaged to avoid additional waste products.



What's in season in August in Kentucky? Apples, beans, beets, blackberries Brussels sprouts, cantaloupe, sweet corn, cucumbers, eggplants, grapes, greens, okra, white onions, paw paws, peaches, pears, peppers, plums, potatoes, raspberries, squash, sweet potatoes, tomatoes, and squash.

For more information view the Kentucky Proud Produce Availability Chart at <http://www.kyproud.com/docs/AvailGuide.pdf>.

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