In both the health and wealth areas, there is a lot of technical jargon to understand. The “alphabet soup” includes acronyms like BMI, HDL, COBRA, ATM, PITI, and 401(k). This makes understanding aspects of both health and wealth more difficult. In an effort to simplify information and to be able to act on it, try using the Live “The Power of 10” strategy.

The number “10” can help you use the “small-steps approach” to behavior change. It is an easy number to multiply, divide, and remember. In many ways, the number 10 is small enough not to discourage you from taking action, and large enough to make an impact over time. For a quick overview of this strategy, view the video.

Did you know that cutting just 100 (10 X 10) calories per day for a year or increasing your daily physical activity to burn an extra 100 calories could equate to a 10 pound weight loss? That’s “The Power of 10”!

First, you have to be able to convert calories consumed to pounds gained or lost. Since 3500 calories = 1 pound, if you consume 100 excess calories per day X 365 days/year = 36,500 calories divided by 3500 = 10.43 pounds weight gain in one year! Conversely, if you wanted to lose 10 pounds in a year, you would need to decrease calorie intake and/or increase physical activity equal to 100 calories per day. How does eating or drinking your favorite food contribute to your weight over a year’s time?

Read the America on the Move—Steps to a Healthier Way of Life 100 Ways to Cut 100 Calories Handout and the SSHW 100 Ways to Burn 100 Calories Handout. Identify 3 or more items from each that you think would be doable for you. How easy/hard would these be to do? Would it be easier for you to eat less or exercise more? Why?
If you set a health and/or a wealth goal in the Make Progress Everyday strategy, the Live “The Power of 10” concept can help you determine the numerical value of your goals. (If you have not yet completed that strategy, you can do it now.)

For example, you might want to increase your savings by 10%.

You might want to increase your physical activity by 10 minutes a day.

Or you might want to cut 100 calories from what you consume in a day.

Complete the Live “The Power of 10” Health Worksheet listing three or four ways you can use this strategy to improve your health.

Complete the Live “The Power of 10” Wealth Worksheet to figure out how much you can save each month, which will grow your money and improve your wealth.

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