Automating your behavior can be a valuable strategy in successfully achieving your health and wealth goals. Putting many of your health and wealth practices on a regular schedule is a good way to prevent procrastination by making decisions and taking action once, then allowing automatic actions afterwards. By taking action at the beginning, the need for on-going thought, discipline, and decision making is reduced or eliminated. For a quick overview of the Automate Good Habits and Create Templates behavior change strategy watch the video.

Automated behaviors such as planning menus ahead, using a shopping list, and packing your lunch the day or evening before so that it is ready for you take to work can help you eat more healthy foods and spend less. Setting physical activity schedules such as meeting a friend to exercise together at a set day and time can help keep you on track. Automated financial strategies include “pay yourself first” with savings deducted from your gross income before the money can be spent, depositing money into flexible spending accounts, or setting up tax-deferred retirement savings plans.

What are some other financial decisions that you can make to automate savings or to handle other financial matters? Are there financial benefits or programs available to you through your employer, financial institution, professional organization, or insurance company that might help you reach your financial goals? What are some health benefits or common interest groups you could participate in to help automate your health goals? Are there worksite or community programs or opportunities available to help you achieve your health goals? What are some health decisions that can be automated such as your annual physical, annual eye exam, and 6-month teeth cleanings?

This is a good time to think about the health and wealth goals that you have set for yourself. Using templates can be helpful in automating some tasks which will lead you toward accomplishing those goals. A menu plan and/or a shopping list are examples of a template for automating healthier eating. Creating a spending plan using a template listing fixed, flexible, and irregular expenditures may help you achieve your financial goals.
Write your health and wealth goals at the top of the *Automated Health and Wealth Strategies Worksheet*. Review the *Automate Good Habits and Create Templates Shopping List and Weekly Meal Planner Handouts*. Do you think they could help you plan ahead to have the foods and beverages available that you need to meet your healthy daily eating goals? If not, are there other templates available that would better meet your needs? Is a spending plan template the most helpful format for you or could you use a computer spreadsheet or financial app to track your expenses more conveniently?

**Notes**

---

“I am unaware of anything that has a right to be called an impossibility.”

Thomas H. Huxley

**Acknowledgements**

Colorado State University, U.S. Department of Agriculture, and Colorado counties cooperating. CSU Extension programs are available to all without discrimination. No endorsement of products mentioned is intended nor is criticism implied of products not mentioned.

Portions of this session were adapted and excerpted from the following book: O’Neill, B. and Ensle, K. (2006). Small Steps to Health and Wealth. Ithaca, NY: NRAES. Original workshop materials were prepared by Rutgers, The State University of New Jersey, the University of Arizona Cooperative Extension, and the University of Florida Extension. For additional information about purchasing the Small Steps to Health and Wealth book, visit www.nraes.org. The project was supported by the Rural Health and Safety Education Competitive Program of the USDA National Institute of Food and Agriculture (NIFA) grant number 2011-46100-31139. 