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[http://ces.ca.uky.edu/moneywise/
index.htm](http://ces.ca.uky.edu/moneywise/index.htm)

**When you support
Extension, adults
set personal goals
that improved
their health,
personal finance
and self-confidence**



COOPERATIVE EXTENSION EXTENDING KNOWLEDGE *Changing Lives*



Five hundred on-line participants saved more than \$4,000 in loose change during the 8-week challenge.

Extension Guides Adults through *Small Steps* to Improve Health and Financial Stability

*Adult participants report adopting
practices that reduced risk for chronic
disease and reduced debt.*



“As a direct result of [UK Extension Small Steps to Health and Wealth] program, I now have been able to save over \$4,400 in one year by putting into action what I learned from your program.”

Laurel County Participant

Small Steps to Health and Wealth (SSHW) is a national extension program designed to encourage participants to make positive behavior changes to simultaneously improve their health and personal finances. The University of Kentucky Cooperative Extension Service adopted the SSHW program in 2008. The SSHW program consists of two main sections: a discussion of 20 similarities between health and personal finance issues and 10 suggested behavior change strategies that can be applied to either area of life. The impact of health on finances and finances on health is also explored. The program concludes with a discussion of seven key health and wealth success factors: attitude, automation, awareness/knowledge, control, environment, goals, and time.

In 2011, Kentucky was selected to receive a license to the National Small Steps to Health and Wealth Online Challenge, through Rutgers University. The online challenge is a six-week program that allows participants to track the daily choices they make related to nutrition, physical activity, and personal finances. 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.

To date, 28 challenges have been held across all geographic regions of the state, over 500 Kentuckians have participated in the online program. As part of the challenge, total participant outcomes include:

- Consuming over 25,000 cups of fruits and vegetables
- Exercising a minimum of 2,665 hours
- Replacing 7,578 sugar-sweetened beverages with water
- Walking over 29,560,000 steps, the equivalent of 13,436 miles
- Saving more than \$6,134 in loose change
- Applying \$16,746 toward investments, debt reduction, or an emergency fund
- Tracking daily expenditures was reported 36,880 times
- Preparing 32,140 lunches at home as opposed to eating out, saving approximately

County Extension Agents include Small Steps to Health and Wealth into other programing. Campbell



In 2015, Small Steps to Health and Wealth participants reported saving \$26,000 by preparing their lunch at home.



Making healthy food choices and increasing physical activity improved health and saved money.

County Family and Consumer Agents incorporated it into the Brighton Street Center Employment Training Program during 2015. Participants completed their GED, became employed in positions earning an average of \$18,000 per year more than their previous job, and retained the positions for at least six months after leaving the program.