Step Down to Change

You’ve probably seen ads for products to help people quit smoking. They help smokers to gradually reduce nicotine consumption. Many people find it easier to gradually step down rather than to quit “cold turkey.” You can apply this principle to change health and money management behaviors.

Imagine a staircase with four steps. The top is your current behavior. The bottom is your target. Instead of taking one giant leap, gradually move from one step to the next.

Are you a fan of whole milk but want to switch to skim? A drastic change may seem intolerable. Instead, switch to 2% for a few weeks. Then switch to 1% and, eventually, to skim.

Want to increase savings? Use direct deposit to send part of every paycheck into your savings account. Gradually increase the percentage.

Think about your goals. Identify actions to reach them. Define four levels so you can step down to improve health and increase wealth.

Learn more strategies for success with Small Steps to Health and Wealth.

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