

Potty Pointers

Meet Yourself Halfway



Want to cut calories but just can't give up dessert? Can't seem to find the extra money to build a retirement fund? Improve health and increase wealth by meeting yourself halfway.

- **Track current behavior.** Determine the amount of calories you currently consume. Track spending to identify discretionary spending. Try to limit your calories and spending by half.
- **Calculate ways to save.** Try to eliminate or burn excess calories. Reduce portion sizes, substitute lower calorie foods or increase exercise. Look for ways to cut discretionary spending. Use the money to increase emergency savings, invest for retirement or reduce debt.
- **Take action.** Cut calories without giving up your favorite foods. Eat one scoop of ice cream instead of two or switch to low-fat frozen yogurt. Order a small or medium soft drink instead of super-size. Set a weekly limit for discretionary spending. Go out to eat half as many times. Save at least half of your next raise or tax refund.



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

- Visit our website at arfamilies.org.
- Like Arkansas Saves on Facebook.
- Follow Dr. Laura Connerly on Twitter.



UofA **DIVISION OF AGRICULTURE**
RESEARCH & EXTENSION
University of Arkansas System