

Potty Pointers

Conquer Your Fears

Are you a risk taker? All change involves risk. You're fear of risk may be slowing you down from achieving your health and wealth goals. Let go of your excuses for staying where you are.



Common health fears:

- Fear that health screenings might indicate the presence of a disease.
- Fear of how others will respond to your “new look” after losing weight.

Common money management fears:

- Fear of losing money in investments.
- Fear of discussing household finances with family.
- Fear of not having the knowledge to make wise financial decisions.

Embrace risk and put fear in its place:

- Evaluate your risk. See estimates of your risk for various diseases online at www.yourdiseaserisk.harvard.edu. Take the Investment Risk Tolerance Quiz and the Financial Fitness Quiz at www.rce.rutgers.edu/Money2000.
- Find role models. Seeing someone who's been successful makes change less intimidating.
- Jump in: Take a leap of faith and make at least one positive change.



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

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