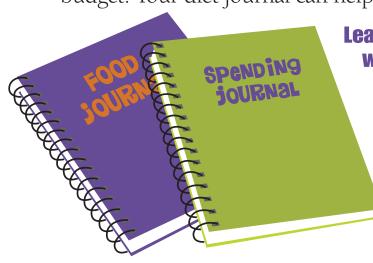
Potty Pointers

Awareness Leads to Change



It's easy to disconnect from the reality of financial and health practices. This disconnect is denial, and it can be a real problem if you're trying to improve your health or wealth. In fact, awareness is necessary for behavior change. There are five "As" of behavior change: Awareness, Ability (able to make the change), Ambition (desire to change), Attitude (positive about the change) and Action (taking the necessary steps). A first small step toward successful change is to become aware of your current situation and practices.

- **1. Ask yourself if you are in denial.** Fully acknowledge your current situation. Look at the visible evidence. How's your credit score? Is your debt load less than 20%? Do you have a positive net worth? Are you a healthy weight? How's your blood pressure?
- **2. Keep written records.** Record spending for two months. Most people don't have a clue how many dollars they spend monthly on incidental expenses such as food and entertainment. Keep a diet journal and record everything you eat for two weeks.
- **3. Identify needed changes.** Use your written records to find areas where change is needed. Spending records can be used to create a budget. Your diet journal can help you identify potential pitfalls.



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