



Get Help and Be Accountable

To solve any problem, there are three questions to ask yourself:

First, what could I do? Second, what could I read?

And third, who could I ask?

– Jim Rohn

Motivational guru Napoleon Hill once observed “What the mind of man can conceive and believe, the mind of man can achieve.” But sometimes you need a little help and people to hold you accountable for your actions until you reach your health and wealth goals. Supports for health and financial behavior changes include other people, employers, support groups, and professional advisors.

Friends, family and co-workers can be a resource or an obstacle to making progress. In the widely cited Transtheoretical Model of Change, assisting others to make positive changes is referred to as “helping relationships.” Some examples include walking with a friend, cooking healthy meals for a spouse, matching a child’s savings and talking with a co-worker about credit card debt. A real-life example of a helping relationship is described in a January 2005 *U.S. News and World Report* article, “Teddy Trims to Fightin’ Weight,” about Senator Ted Kennedy’s weight loss. When asked how he did it, friends of the Senator said that he attributed his success to coaching from his wife Vicki.

It goes without saying that helpers who practice positive behaviors themselves provide the best helping relationships. After all, it’s hard to quit smoking, drinking or overspending when you are surrounded by people who smoke and spend all their free time at bars and malls. Accountability has been defined as “a structured system of personalized feedback on outcomes.” In other words, a good helper will tell you whether you’re “walking your talk” or not and give you critical feedback, if needed. Even pets can provide a helping relationship. Studies have found that people who exercise with a dog are more likely to take weight off and keep it off. Pets make loyal walking partners (rain or shine), make exercise fun and take the focus off the person they’re walking with.

Increasing numbers of employers are also helping their workers with their health and finances. About 40 percent, for example, offer health-management benefits such as weight loss and smoking cessation programs. Others use money as a motivator for improved health and pay their workers to lose weight or stop smoking. One company, described in a 2005 *Wall Street Journal* article, pays \$500 to any worker who quits smoking for a year and \$500 for those who keep in shape. The employer, in turn, has received an offsetting decrease in its health premiums and hopes to save even more in the long run by avoiding health care costs associated with smoking and obesity. Another company pays its workers who lose weight \$25 per quarter, plus an annual bonus of \$25 and a day off, if they maintain their weight loss.

On the financial front, many employers provide supports such as matched retirement savings accounts, savings bond purchase plans, credit unions, financial seminars and one-to-one financial counseling. Concerned that workers aren't saving enough for retirement, as they are about health care costs, some employers are instituting automatic enrollment in 401(k) plans where new hires are automatically enrolled unless they opt out of the plan. In some of these plans, workers sign forms agreeing to save a higher percentage of their pay in the future as their pay rises. Other employers are providing workers with personalized retirement savings projections to educate them on how much they need to save.

Another resource for positive behavior change is a formal or informal support group (e.g., in person or online). Compared to those who know you, these helpers often have greater objectivity. In addition, they've often had similar "issues" and can share their experiences and the resources they found valuable. Professional advisors – dietitians, financial planners and telephone helpline counselors – can also provide valuable assistance. In one study, 43 percent of long-time smokers age 65 and older who called Quitline, a telephone-based tobacco cessation service, were still smoke free nine months later, compared to only 5 percent for do-it-yourself quitters. Whether it's financial planning or weight loss or smoking cessation, professional advisors can help people customize a plan to change and follow their progress.

Use the **Resources for Support and Accountability, Worksheet 13**, to identify individuals and organizations that can assist you on your path to health and wealth.

Resources for Support and Accountability

Question	Health Goal	Wealth Goal
Which people are likely to support your goal? Why?		
Which people are likely to sabotage your goal? Why?		
What supports are available through your employer?		
What supports are available in your community?		
What supports are available through professional advisors?		



Action Steps

Health

- Visit www.eatright.org/Public to find the names of nutrition professionals in your area.
- Take advantage of health support services provided by your employer (e.g., gym).
- Tell one or more people about your health goal and ask them to support your efforts.
- Call your health insurance carrier to see if your plan covers weight loss, exercise, or smoking cessation programs.

Wealth

- Visit www.fpanet.org or www.napfa.org to find the names of financial professionals in your area.
- Take advantage of financial support services provided by your employer (e.g., 401(k)s).
- Tell one or more people about your financial goal and ask them to support your efforts.

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