

## Small Steps to Health and Wealth Meet Yourself Halfway

Lately I've been meeting myself coming and going, which is not a recommended strategy health or wealth strategy. But, meeting yourself halfway is a strategy recommended in the Small Steps to Health and Wealth workbook. You might wonder how exactly you meet yourself halfway.

With health there are several halfway steps. For instance, if you are not already exercising regularly you could start exercising half of the days each week. Or, you could start exercising every day for a half an hour. You can fill your plate half full with vegetables at every meal, adding a small serving of whole grains and lean protein to go with your vegetables. If you are a consumer of high-sugared drinks, you could scale back by half – instead of a 24 ounce can of soda a day, have a 12 ounce can.

When eating out, split a meal in half with a friend or pack half home to eat later. You can eat half as much and spend half as much – a slick way to combine the halfway strategy for both health and wealth. Downsizing portions can be a great technique for meeting yourself halfway. Twenty-five years ago, a typical bagel was just three inches in diameter. Today, a typical bagel is six inches in diameter. Since many of the portions served to us have doubled in the last few decades, cutting those portions back in half makes good sense.

To apply the halfway strategy to your wealth, you have to consider where your “fritter factor” is. Where do you fritter away money? Maybe it is at the grocery store buying convenience items. Perhaps it is in the coffee shop. Do you have a daily spending habit that you can alter? One friend shared that she used to stop at a convenience store every day and buy an energy drink. One morning as she was standing in line to make her purchase, she did a few calculations. The energy drink was high-sugar, high-caffeine, high-calorie and high-priced. She decided to apply the half-way strategy and went to the store only every other day, with the hope of tapering back further.

We all have our fritter factors -- places where we spend money that are not totally necessary, but have simply become habits. For me, when I was using another health and wealth strategy of tracking my expenses, I analyzed where my money was going. By reviewing my spending, I found my fritter factor. It happened to be thrift stores. I have a habit of making unnecessary stops at thrift stores and garage sales. I am often not looking for anything specific or needed, but simply find that type of shopping to be entertaining. While I can get some good deals, if my closets and storage shed are already

full, what could I possibly need? Instead of meeting myself halfway, I went all the way and did not allow myself to go into any thrift stores for over a month. For me, that move alone saved \$20 or more a month. Multiply that savings by 12 months and put it into a retirement account and it could be a lot more beneficial to me than frittering my money away.

If you plan to apply the halfway strategy, I recommend that you pick just one or two areas to apply the strategy. For the highest success rate at making health and wealth improvements, make just a few changes at a time and work on them until they become habit. If you try too many improvements all at once, you'll meet yourself coming and going, which is not nearly as productive as meeting yourself halfway for your health and wealth strategies.