



Small Steps to Health and Wealth™ (SSHW) Challenge FAQs **Revised November 2011**

Daily SSHW Challenge Activities

Can you count mandatory pension payroll deductions as part of the \$5 a day savings?

No. The SSHW Challenge will only give you points for *voluntary* savings. This includes voluntary contributions to tax-deferred savings plans at work such as 401(k), 403(b), and Section 457 plans or personal IRAs. You will also get points for any investing that you do on your own outside of work, if your deposit amount equals or exceeds \$5 a day (even if you only make an actual deposit every week or month or year).

Does the action item “Eat at least 4 cups of fruits and vegetables per day” mean that I must eat both fruits and vegetables?

No. You can eat all fruits or all vegetables to get your 10 points per day, as long as the total amount eaten of either fruits or vegetables equals at least 4 cups per day. However, it is preferable to eat a combination of *both* fruits *and* vegetables to get a greater variety of nutrients in your diet.

How can someone possibly eat at least 4 cups of fruits and vegetables per day?

It takes some planning, but it can be done. Plan to consume at least one cup at breakfast, lunch, and dinner (including juices) and try to include an extra cup in one of these meals and/or as a snack in between meals.

How can I estimate the amount of fruits and vegetables that I eat?

As a rough estimate, ½ cup of fruit or vegetables, cooked or raw, is about the size of a regular light bulb. The following are equivalent to a 1 cup serving: 1 cup of juice, 8 large strawberries, 1 small apple, and one large orange or banana. For more information, see the menu planner on the MyPyramid Web site at http://www.mypyramid.gov/pyramid/vegetables_amount.aspx#.

What are some tips for using a pedometer properly if my Challenge asks me to monitor daily steps?

Attach your pedometer to your waistband or belt about halfway between your belly button and your side in line with your knee. It should be parallel to the ground (i.e., in a horizontal position) and you will probably hear a faint “clicking” noise as steps are recorded. To check if you are using your pedometer correctly, place it on your waistband and walk 25 steps. Your pedometer should register 24 to 26 steps.

Are there any good tools available to track my daily expenses?

Yes. You can download Rutgers Cooperative Extension’s *ATM/Credit Card/Cash Tracker* form at <http://njaes.rutgers.edu/money/pdfs/expensetracker.pdf>.

Can the \$5 per day for daily investing be combined with the pocket change and/or \$1 per day for savings in a can or jar until I can transfer money to a bank account?

Yes, as long as the \$5 is in addition to saving \$1 a day plus pocket change. In other words, there should be no “double-dipping” on meeting the savings requirement for the two daily activities.

Can I get Challenge points for requesting my free annual credit report?

No. SSHW Challenge activities must be activities that can be performed daily.

Where can I quickly find daily health and nutrition information to learn something new?

Visit the American Dietetic Association Eat Right Web site: <http://www.eatright.org/public/>.

What are some daily health and financial activities that can be substituted for the “official” ones in SSHW Challenges that allow this option?

Past participants have reported doing the following activities: daily weight monitoring, riding a bike, upper body exercise, taking vitamins and minerals, 8 hours of sleep per night, and not spending money all day.

My SSHW Challenge asks me to eat at least 2 servings of whole grain foods per day. What do you mean by 'whole' grain?

Grains are divided into 2 subgroups, whole grains and refined grains. Whole grains contain the entire grain kernel and include: whole-wheat flour, bulgur (cracked wheat), oatmeal, and brown rice. Refined grains have been milled, a process that removes the bran and germ. This is done to give grains a finer texture and improve their shelf life, but it also removes dietary fiber, iron, and many B vitamins. Some examples of refined grain products are white flour, white bread, white rice.

How can I get more whole grains in my diet?

Try substituting whole wheat bread for white bread; brown rice for white rice; or whole wheat pasta for regular pasta. Snack on whole wheat crackers or popcorn. Try oatmeal for breakfast or add some to meatloaf, burgers, or salmon patties. Add whole grains to mixed dishes, such as barley to vegetable soup or quinoa to casseroles.

What counts as a serving of whole grains?

In general, 1 slice of whole wheat bread, 1 cup of ready-to-eat cereal, or ½ cup of cooked rice, cooked pasta, or cooked cereal can be considered as a 1 ounce equivalent (serving) from the Grains Group.

Does the SSHW Challenge match official government recommendation for daily physical activity?

Yes. The 2008 Physical Activity Guidelines for Americans recommends that we should be physically active for at least 30 minutes on 5 or more days of the week. To get the greatest benefit from physical activity, we should include both aerobic and muscle-strengthening activities. A link for additional information about government physical activity guidelines is: <http://www.health.gov/paguidelines/>.

SSHW Challenge Web Site Logistics

What do you do when you are away at meetings or on vacation? How do you report your points?

Record whatever points you can, even if it is not a full week. Download a paper tracking form to keep track of your points until you can get to a computer and go online. Remember that you have 7 days from a specific date to enter points online (e.g., April 8 for points data from April 1) so you can enter points later.

Do I need daily computer access to participate in the SSHW Challenge?

No. You just need to be able to enter your points within 7 days so, for example, if your computer is at work, you can enter points for the weekend on Monday. Be sure to use the drop down menu for the previous week. You can download a printed tracking form to keep track of your points until you can enter them online.

Should I participate in the SSHW Challenge if I know that I am going to be away from home or work?

Absolutely! The SSHW Challenge is designed to encourage people to make permanent lifestyle changes to improve their health and wealth...no matter where they are. By all means, continue to perform the 10 recommended behaviors and record your points while on a vacation or business trips.

What should I do if I can't remember my password?

Click on the Forgot Username/Password link on the login page and your password will be e-mailed to you.

Can teams enter online SSHW Challenges or is it only for individuals?

Prior to development of the online SSHW Challenge, several "paper and pencil" pilot tests were held with teams of 5 participants whose individual paper tracking forms were tallied with a team summary score sheet that was e-mailed or faxed to a designated project leader. With the online SSHW Challenge, you can still get a group of people together for mutual support, but everyone in the group will register and compete as individuals. If you prefer to sponsor your own "paper and pencil" team SSHW Challenge, however, you can download the paper tracking forms for team reports at <http://njaes.rutgers.edu/sshw/challenge/>.

How late can I sign up for a competitive online SSHW Challenge?

Participants have a week after a competitive SSHW Challenge starts to enroll. There is a 7-day grace period both to enroll in a Challenge and to enter data for a particular Challenge day (e.g., April 17 for April 10). This rule is in effect to assure that ongoing average daily scores (shown in the pink bar graphs when you enter data) are accurate. If you miss the window of opportunity to enroll in a competitive challenge, you can enroll in the annual non-competitive challenge which runs from January 1 to December 31 of each year.

What is the online Non-Competitive SSHW Challenge?

The online Non-Competitive SSHW Challenge is not part of an official competition with prizes, but it is a way for people to track their progress every day of every year and have their points tallied online and compared with those of others. The official name of this online Challenge is "Non-Competitive Annual Personal SSHW Challenge [year]." To sign up for this and other SSHW Challenges, follow the link for Challenges on the Small Steps to Health and Wealth™ Web site at <http://njaes.rutgers.edu/sshw/>.

I went to complete last week's sheet to report my Saturday points and it is gone. Now what do I do?

Just click on the drop down menu for weekly Challenge dates in the upper right hand corner of the page and then click on the previous week's dates. You will be able to enter data for dates within the past seven days.

How do I enroll in a new challenge? If I just go into "My Challenges," the name of a new Challenge does not show up.

That is correct. You must specifically enroll in a Challenge before you will see it in a list of the Challenges that you are participating in. To enroll in a Challenge from the *Small Steps to Health & Wealth*™ home page, click on "Enroll in a Challenge" which is at the bottom of the page and put in your password on the password page and then click on "My Challenges". A second option is to go to My Account, My Challenges, and Enter a New Challenge. Either way, the newest Challenge should come up and be at the top of the list. Click on the link for the Challenge that you want to enter from the list of available Challenges.