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**Healthy habits can save you money**

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Superior, Wis.--We know that not smoking, being active and making healthy food choices are good for our bodies. But what about our wallets?

Research shows that healthy habits can also save money. Gayle Coleman, nutrition education specialist with the University of Wisconsin-Extension, offers 10 tips for increasing your health--and wealth--in 2015.

1. **Stop (or don’t start) smoking**. Simple math reveals big savings. For example, if you smoke a pack of cigarettes a day at $8 per pack and quit smoking, you could save around $240 per month or close to $3,000 per year. Smokers who quit also are more likely to save money on health care such as treatment for upper respiratory illness.

2. **Take a brisk walk for 30 minutes (or more) each day**. “Research shows that people who get regular physical activity are less likely to have heart disease, Type 2 diabetes, osteoporosis and some cancers,” says Coleman.

Being physically active helps people manage their stress, blood pressure, blood sugar and body weight. Studies show that average out-of-pocket spending for individuals with at least one chronic medical condition such as diabetes was $655 annually per person. For individuals with three or more chronic conditions it was $1,865 annually. “Compare these costs to the cost of a pair of comfortable walking shoes,” says Coleman.

3. **Enjoy your food but eat less.** Choosing smaller portions of food often means consuming fewer calories and maintaining a healthy weight, especially if you’re cutting back on desserts, high-fat meats and sugary beverages. And reducing portion sizes to lose weight is more cost-effective than participating in a weight loss program that may charge $20 to $50 a month.

4. **Wash your hands.** Lathering up with soap and water, and scrubbing your hands for 20 seconds is key to preventing illnesses such as colds and flu. Staying healthy could also save wages. For example, an employee making $10 per hour without the benefit of sick leave would lose $80 per day by missing work due to illness or to care for a sick child.

5. **Drink water in place of sugary beverages**. Replacing sugary beverages with water can save hundreds of dollars a year. For example, if you spend $1 per day on soda and replace it with tap water, you could save $30 per month or $365 per year.

6. **Eat fruit in place of sweet snacks.** Fruits are loaded with nutrients, low in calories and can reduce the risk of developing chronic disease. Coleman notes that the cost of a piece of fruit might be about the same as a candy bar, but when you look at potential cost savings for preventing illness, fruit is the better bargain.

7. **Munch on raw veggies in place of snack chips.** “Vegetables are another nutrition bargain,” says Coleman. “The cost of a bag of baby carrots is less than the cost of a similar size bag of snack chips--but the carrots could save you money through better health and lower health care costs.”

8. **Plan and prepare low-cost meals.** A few hours a week spent planning your shopping and preparing meals can save your family hundreds of dollars a year. Include foods that are a good buy, such as in-season produce or lean meat that is on sale. Planning a weekly menu also increases the chances that food you purchase will be used before it spoils. For example, you might save $5 per week by bringing two lunches from home rather than eating out, which adds up to $20 per month or $240 per year. “Don’t forget to use foods that you might get from programs like WIC or community gardens,” says Coleman.

9. **Read labels and follow directions on medications.** Not following directions on over-the-counter or prescription medications can be a costly mistake. Ask your doctor or pharmacist if directions are confusing or you have questions about taking your medications. Research indicates that the cost of low health literacy to the Wisconsin economy is in the range of $3.4 billion to $7.6 billion annually.

10. **Prevent illness**. You’ve probably heard the phrase “an ounce of prevention is worth a pound of cure.” The same thing applies to health care costs. Getting a flu vaccine at the local drugstore might cost $30 a year. But you save on the costs of medications, lost work, doctors’ visits and even hospitalization to treat the flu if you get sick. Similarly, early detection and treatment of diseases such as heart disease, diabetes and cancer through low-cost screenings, could save you the expense of more extensive treatment down the road.

Here’s to health and wealth in 2015! To learn more about eating healthy on a budget, contact Douglas County, UW-Extension office.

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