



### Barriers:

- Healthcare costs continue to increase
- Unaware of health to wealth connection
- Overutilization of healthcare services
- Lack of Health Savings Account
- Lack of preventive practices/savings
- Environment supports poor health/wealth decisions
- Obesity epidemic
- Increased chronic illness
- Lack of financial literacy



### Perceptions/Deficits:

- Lack of resources and tools to help identify health/wealth risk/connection
- Denial about health and financial situation
- Disconnect between desires and actions
- Information about health and finance "too complicated"
- Inappropriate healthcare utilization
- Expectation of Governmental intervention (PPACA)
- Less Stigma associated with obesity, disease, financial discord
- Lack of knowledge of healthcare investment options/savings



### Personal Economics:

- Increased awareness about health/wealth connection
- Ability to visualize monetary gain of improved health
- Ability to measure and re-assess financial risk(s)
- Ability to measure and re-assess health risk(s)
- Access to relevant resources/tools to support behavior change
- Access to financial coaching to reinforce behavior change and economic impact
- Self-directed "alerts" to support desires and actions
- Ability to transform health to wealth/driven by Personal Economics (person-focused incentive)

**Physical and Financial Wellness: Personal Economics Behavior Change Model**