

## Control Your Destiny

How do people move from an external Locus of Control (LOC) toward an internal Locus of Control (LOC)? Educators and psychologists often suggest the following:

- Set small, quick, goals with a high probability of success so you'll learn to attribute positive results to your own efforts. Include a specific outcome, a timeline, and an action plan. Two examples are “save \$50 a month by placing a dollar a day, plus pocket change, into a can or jar” and “lose 4 pounds in 5 weeks by eliminating 200 calories per day and exercising to burn off 200 calories” (400 calories x 7 days = 2,800 calories/week x 5 weeks = 14,000 calories divided by 3,500 = 4).
- Since you are prone to look externally to others for direction, rewards, and reinforcement, find people to support you in your health and wealth improvement efforts that can serve as positive role models or mentors you can learn from. Ask them for guidance or resources where needed.
- Make a list of positive and negative events that happen in your life over the course of the next month and describe how your personal actions (or lack of action) affected the outcome.
- Think about your childhood learning experiences. Did your parents emphasize hard work and responsibility and give you promised rewards upon the completion of tasks? Or do you remember life being out-of-control and that planning and hard work did not seem to matter? Understanding how your LOC beliefs were shaped will help you take action to change them.

Use the *Locus of Control Worksheet* to better understand your personal LOC belief system.

## Locus of Control Worksheet

Question	School Behavior	Personal Finance Behavior	Health Behavior
Do you primarily have an internal or external locus of control? Why?			
How did childhood experiences affect your locus of control?			
List examples of how your locus of control affects your current practices.			
What words and phrases do you use that indicate your locus of control?			
Where do you go for information and support to make behavior changes?			
What steps, if any, will you take to change your locus of control?			

## **Action Steps**

### **Education**

- Make a list of your targets of blame for poor school achievement (e.g., job, parents, teachers, lack of time and money).
- Work on a specific short term school-related goal with a high probability of success.
- Clarify your long-term goals with a counselor.
- Put your written goals in a place where you will see them everyday.

### **Finances**

- Make a list of your targets of blame for poor financial practices (e.g., poverty, lack of time and money).
- Work on a specific short-term financial goal with a high probability of success.
- Put your written goals in a place where you will see them everyday.

### **Health**

- Take an online health locus of control survey and complete the worksheet to learn more about yourself.
- Make a list of your targets of blame for poor health practices (e.g., job, parents, lack of time and money).
- Work on a specific short term health goal with a high probability of success.
- Put your written goals in a place where you will see them everyday.

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