



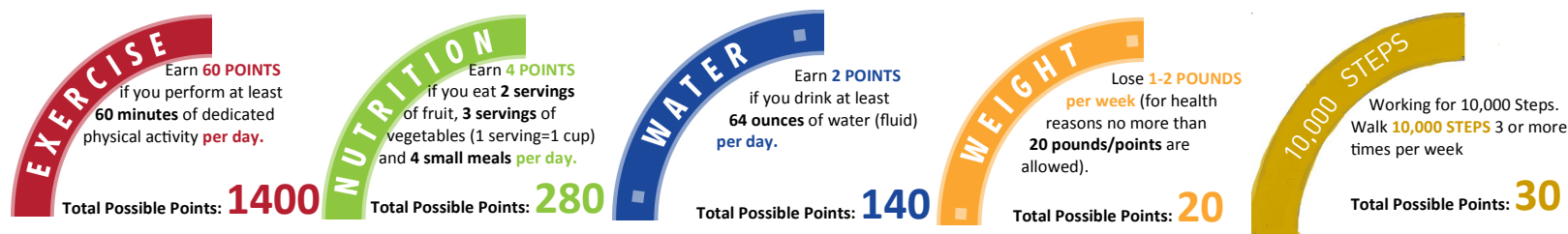
Tracking Chart

eMoney
Advisor

NAME _____

LOCATION _____

The **Smartest Loser** is a 10-week program designed to help you get a jump start on your exercise and proper nutrition. This program will allow you to earn up to a total of **1870 points** based on the criteria below:



The chart below allows you to track your success. Using your **Smartest Loser Booklet**, keep track of your total points, **on a daily basis**, for each category (i.e., **EXERCISE**, **NUTRITION**, **WATER**, **WEIGHT** and **STEPS**) and your weekly weigh-in results. **At the end of each week**, you will enter your points electronically in the tracking form sent out by the wellness committee. To be eligible for prizes, **you must** enter your points each week.

	EXERCISE	NUTRITION	WATER	STEPS	STARTING WEIGHT	
	WEEK 1 TOTAL	WEEK 1 TOTAL	WEEK 1 TOTAL	WEEK 1 TOTAL	WEEK 1 TOTAL	WEEK 1 LBS. LOST
WEEK 1						
WEEK 2						
WEEK 3						
WEEK 4						
WEEK 5						
WEEK 6						
WEEK 7						
WEEK 8						
WEEK 9						
WEEK 10						
				TOTAL POINTS		TOTAL LBS. LOST
						TOTAL LOST

QUESTIONS?

If you have any questions, please email your Wellness Advocate at:
wellness@emoneyadvisor.com

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Get Ready To... LOSE!



IMPORTANT DATES YOU NEED TO KNOW

LAST DAY TO REGISTER
August 22, 2014

THE SMARTEST LOSER BEGINS
August 27, 2014

INITIAL WEIGH-IN
August 27, 2014

WEEKLY WEIGH-INS
Each **Wednesday**, visit your designated Wellness Advocate to complete your weekly weigh-in. Ensure you log your **pounds lost** in your **Smartest Loser Booklet**.

TURN IN YOUR SMARTEST LOSER TRACKING CHART
October 31, 2014

SMARTEST LOSER CELEBRATION AND RECOGNITION
November 7, 2014

Welcome

Welcome, and congratulations on taking the necessary steps to achieve better health! We're excited you've decided to make a commitment to embrace a more active lifestyle.

The **Smartest Loser** is a 10-week wellness program designed to help you become more physically fit and focus on proper eating habits. Each activity allows you to earn points each week. **Your ultimate goal is to accrue 1870 points at the end of the 10 weeks.**

By participating in **The Smartest Loser** you are making a commitment to improving your health. Actively taking charge of your personal health can have a dramatic impact on your daily life and potentially lead to an **improved** mood, **increased** energy and **decreased** stress...you may even **strengthen** your heart too.

Rules & Rewards

THE SMARTEST LOSER RULES

- Voluntarily complete the initial weigh-in and all weekly weigh-ins **to be eligible for prizes**
- Keep track (weekly) of the total points accumulated for each category (**EXERCISE, NUTRITION, WATER AND STEPS**), and the **pounds lost**, in the **Smartest Loser Booklet**
- Each week, transfer your results to the **Smartest Loser** electronic form emailed to you from the Wellness Team.

THE SMARTEST LOSER PRIZE ELIGIBILITY

WEEKLY WINNERS WILL BE AWARDED TO:

- One American Express gift card valued at \$50 will be awarded to the weekly male participant with the most points earned
- One American Express gift card valued at \$50 will be awarded to the weekly female participant with the most points earned

- One American Express gift card valued at \$50 will be awarded to a random weekly participant

COMPANY-WIDE PRIZE:

- e-Money Water Bottles will be distributed to those that have participated for 5 weeks of the Smartest Loser Campaign
- e-Money Pedometers will be distributed to those who participate in the Smartest Loser Campaign

GRAND PRIZE WINNERS.

- Final Male Winner: Prize will be valued at \$300
- Final Female Winner: Prize will be valued at \$300
- Best Maintainer (must weigh in and log each week and maintain a healthy weight and lifestyle): Prize will be valued at \$100
- Most Improved: Prize will be valued at \$100

Activity Descriptions

EXERCISE:

Participants need to engage in at least 140 minutes of dedicated physical activity every week. 140 minutes of exercise points per week (at least 20 to 60 minutes of increased heart rate activity in a day to make it count). Points are awarded based on the minutes done in a day. The max you can reach is 140 total. Example: logging would be “40 min Thursday”, “60+ min Saturday”, “30 min Monday”, “20 min Tuesday” = 140 min total (anything over 140 is ignored).

NUTRITION:

Participants need to eat a combined total of 5 servings of fruits and vegetables (1 serving = 1 cup) and 4 small meals per day. Eating fruits and vegetables provide health benefits such as reducing the risk of stroke, heart disease, type 2 diabetes, obesity and certain cancers. Eating smaller meals (350 - 500 calories) more often throughout the day can help maintain your metabolism and lean muscle mass.

10,000 STEPS:

Walking 10,000 steps roughly equals five miles. Depending on your weight, that can equal between 250 and 600 calories. Following this guideline, you are more likely to have a healthier lifestyle and healthier heart rate.

WATER (HYDRATION):

Participants need to drink at least 64 ounces of fluid per day. Water is your body’s principal chemical component. Every system in your body depends on water. Please note that all fluids you consume (that contain water) throughout the day count towards your daily total. Lack of water can lead to dehydration, drain your energy and make you tired.

WEIGHT:

Participants should ideally lose no more than 1-2 pounds per week (for health reasons no more than 20 pounds/points is allowable). It’s important to remember that the amount of weight you lose from week to week will vary greatly since weight loss has its fair share of peaks, valleys and plateaus. The goal of this program is to help you make lifestyle changes...not go on a crash diet. You should strive to make small sustainable changes in how you approach your health that you can continue well after The Smartest Loser ends.

Should You Walk 10,000 Steps per Day for Weight Loss?



Question: Should you walk 10,000 steps per day for weight loss?

I’ve heard that we should walk 10,000 steps per day for fitness and weight loss. How did they come up with this 10,000 steps per day number? Is this a fitness myth or is there any research that shows that it works?

Answer: Walking 10,000 steps per day for health and weight loss was popularized originally in Japan. Pedometer researcher Dr. Catrine Tudor-Locke says the original figure was not based on medical research. Several researchers have been playing catch up on this, including Tudor-Locke. Research studies show it isn't a magic number, but it is a good indicator of how much activity a person is achieving in a day.

10,000 Steps Per Day Matches Exercise Recommendations

An inactive person takes 3,000 steps or less just in daily activity of moving around the house. Ten thousand steps is approximately five miles of walking during the day. Unless you have an active job, such as waitress or nurse, it would be difficult to log 10,000 steps with just daily activity. Most people achieve it by one or more sustained walks or runs - the equivalent of 30-60 minutes or more of walking per day. That equals the minimum daily exercise recommendation by most health authorities to reduce health risks.

Do You Burn Enough Calories With 10,000 Steps Per Day?

The number of calories you burn by walking depends primarily on how much you weigh and secondarily on your speed of motion. We all burn calories just sitting and breathing, which you can estimate with a calories per day calculator. Many pedometers estimate your walking steps calories burned for you. You can use a pedometer steps calorie calculator to estimate for yourself. You will need to know your approximate steps per mile.

Each 2,000 – 5,000 steps is about a mile. Walking a mile burns about 80 calories for a 150 pound person.

Bottom Line: Depending on your weight, 10,000 steps burns between 250 and 600 calories. Most weight loss programs recommend burning 200-300 calories per day in moderate to vigorous exercise.

If You Continue to Gain Weight, Add More Steps

If you are already logging 10,000 steps a day and not losing or maintaining your weight, then the key is to add another 2,000 steps per day (and/or eat fewer calories). If that still does not work after a couple of weeks, add more steps or eat less. Logging even more steps becomes time-intensive at that level. Increasing your exercise intensity so more of your steps are brisk walking or jogging or eating fewer calories can be effective tactics to losing weight if you are already active. A food and exercise diary can help you spot where to make improvements.



Crossing the Finish Line

Increasing your daily physical activity is an achievement to be proud of. To get there, it's important to take every opportunity you have throughout the day to exercise. Here are some ways to get moving... and have fun doing it!

1. Start a walking club with some co-workers or friends
2. Exit the bus several stops from your destination and walk the rest of the way
3. Park further away from your destination and walk
4. Pace the floor while talking on the phone
5. Walk to your favorite music or book on tape
6. Walk into the bank or restaurant instead of using the drive-thru
7. Take a walk during your lunch break
8. Don't wait for the elevator. Take the stairs
9. Walk to a coffee machine or restroom that's farther from your work area
10. Hold a meeting while going for a walk
11. Walk around the block each time you go to your mailbox
12. Get a dog...and walk it
13. Take a walk with your family or friends instead of watching TV
14. Walk for 10 minutes in the morning and in the evening

Resources

Here are some helpful resources:

Websites

- Healthfinder®
- The Walking Site
- WebMD®
- Mayo Clinic
- Food and Nutrition Information Center
- Runners World

www.healthfinder.gov
www.thewalkingsite.com
www.webmd.com
www.mayoclinic.com
www.nal.usda.gov/fnic
www.runnersworld.com

Books

- Healthy Heart Walking Book: The American Heart Association Walking Program
- Nutrition for Dummies®, Carol Ann Rinzler
- Fight Fat After Forty, Pamela Peeke
- Yoga: The Path to Holistic Health, B.K.S. Iyengar



The WEIGHT Component

Your privacy is of the utmost importance to us. While we hope everyone will fully participate in this program, the weigh-ins **ARE NOT** required; however, everyone who completes the entire program will be eligible to be a Grand Prize Winner. Weigh-ins will only be taken by designated Wellness Advocates and they will keep your weigh-ins confidential.

Here are some important things you need to know about the **WEIGHT** component of **The Smartest Loser**:

- Establish your starting weight on **August 27, 2014**
- Once you establish your starting weight, you need to also record your weekly pounds lost. Ideally, weigh yourself at the same time and day of the week, only once a week
- Every week, you should enter your points electronically in the tracking form sent out by the wellness committee
- Let us know about your success throughout the 10-week program by emailing us at wellness@emoneyadvisor.com
- If you have any tips or suggestions, motivation ideas, recipes or websites/articles that you find helpful, we encourage you to share them with us so that we can pass them along to other participants. **Let's work together as a team!**



Track Your Progress

It's time to start tracking your results! Remember to record your weekly totals on your **Smartest Loser Tracking Chart**! Here's what you need to do:

- Everyday, enter in your points for each category into your **Smartest Loser Booklet**
- For **EXERCISE**, you enter the number of minutes you exercised each day. (There is a max of 140 points per week that will go toward your total score).
- For **NUTRITION** and **WATER**, if you meet the criteria for participation on any given day, mark down the full amount of points for that specific category (i.e 4 or 2). If you only accomplish part of the criteria you get half the points (i.e. 2, 1).
- If you only accomplish part of the criteria for participation on any given day, please refer to the chart below.
- For **10,000 STEPS**, enter 1 point for each day you reach 10,000 steps. (There is a max of 3 points per week that will go towards your total score.)
- In the box provided for **WEIGHT** please enter your pounds lost for that specific week (except for **WEEK 1** where you also enter your starting weight).
- At the end of the week add up your total points for each category and enter them into the **WEEKLY TOTAL POINTS**

CATEGORY	MEETS THE CRITERIA	PART OF THE CRITERIA	NO PARTICIPATION
EXERCISE	1 point per	1 point per	0 points
NUTRITION	4 points	2 points	0 points
WATER	2 points	1 point	0 points
10,000 STEPS	1 point	0 point	0 points

box; enter in your pounds lost in the **WEEKLY WEIGHT** box; transfer everything to your **Smartest Loser Tracking Chart** and enter your points electronically in the tracking form sent out by the wellness committee.

EXAMPLES:

1. Take a look at the **EXERCISE** column. You can get credit for the time you exercised (e.g., if you exercised for 25 minutes you earn 25 points)
2. Take a look at the **WEEK 1 TOTAL POINTS** box. This box contains the sum of the weekly totals for **EXERCISE, NUTRITION, WATER and STEPS.**
3. Take a look at the **WEEK 1 POUNDS LOST** box. Subtract your current weight from your starting weight and enter your pounds lost in this box (except for **WEEK 1** where you also enter your starting weight)



Healthy Diet, Healthy Body

Feeding your body well can help you manage your weight and decrease your risk for chronic diseases like heart disease, cancer and diabetes. It can also provide you the energy you need to reach your goals!

Here are six simple tips to help you feed your body better:

1. Eat a healthy breakfast each day
2. Get enough protein including dried beans and peas, tofu, skinless chicken, fish, nuts, low-fat or nonfat dairy products, and eggs on occasion
3. Drink plenty of water
4. Eat enough fiber (at least 25 grams per day) which can be found in whole grains, fruits and vegetables, dried beans and legumes
5. Minimize high sugar and processed foods
6. Watch your portion sizes

Take It One Step at a Time

No behavior change goal is achieved without encountering a few barriers. Be flexible and don't beat yourself up for not meeting your target. Each day is an opportunity to establish a new goal and achieve it successfully!

Anticipate obstacles

Occasionally setbacks are inevitable, and being prepared is one of the keys for overcoming them. Think about strategies for dealing with possible challenges before they become overwhelming.

Visualize success and stay optimistic

Visualize success to build confidence and motivation. It is a powerful tool for overcoming obstacles. Believe you can accomplish your goal and see yourself doing it.

Monitor your progress

Keeping tabs on yourself is essential to changing your behaviors. Successful behavior change isn't easy and is filled with high points and low points. The key is steady movement towards your goal.

Reward yourself

Changing your lifestyle takes time and hard work. It's important to be self-supportive and focus on success with no setbacks. Reward yourself with things you find pleasing while keeping your healthy lifestyle in mind.



WEEK 9

EXERCISE (MIN): 140

NUTRITION: 4 points/day

WATER: 2 points/day

10,000 STEPS: 3

Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 9 POUNDS LOST

EXERCISE

+

NUTRITION

+

WATER

+

STEPS

=

WEEK 9 TOTAL POINTS

WEEK 10

EXERCISE (MIN): 140 points/week max.

NUTRITION: 4 points/day max.

WATER: 2 points/day max.

10,000 STEPS: 3 points/week max.

Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 10 LBS LOST

EXERCISE

+

NUTRITION

+

WATER

+

STEPS

=

WEEK 10 TOTAL PTS

How to Complete the Chart

WEEK 1

EXERCISE: 1 point each min exercise/day

NUTRITION: 4 points/day max.

WATER: 2 points/day max.

10,000 STEPS: 1point each day you reach 10,000 steps

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

STARTING WEIGHT

WEEK 1 POUNDS LOST

EXERCISE

+

NUTRITION

+

WATER

+

STEPS

=

WEEK 1 TOTAL POINTS

140

enter total points

+

18

enter total points

+

10

enter total points

+

2

enter total points

=

170

total all points

enter pounds lost

1

Enter in your pounds lost per week in this box

At the end of each week, total up each category

Daily, enter in the number of points you earned for each category

Even if you don't meet all the criteria for a category you can still receive some points



WEEK 1

EXERCISE (MIN): 140 points/week max.	NUTRITION: 4 points/day max.	WATER: 2 points/day max.	10,000 STEPS: 3 points/week max.
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 1 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 1 TOTAL POINTS

WEEK 2

EXERCISE (MIN): 140 points/week max.	NUTRITION: 4 points/day max.	WATER: 2 points/day max.	10,000 STEPS: 3 points/week max.
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 2 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 2 TOTAL POINTS

WEEK 3

EXERCISE (MIN): 140	NUTRITION: 4 points/day	WATER: 2 points/day	10,000 STEPS: 3
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 3 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 3 TOTAL POINTS

WEEK 4

EXERCISE (MIN): 140	NUTRITION: 4 points/day	WATER: 2 points/day	10,000 STEPS: 3
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 4 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 4 TOTAL POINTS

WEEK 5

EXERCISE (MIN): 140 points/week max.	NUTRITION: 4 points/day max.	WATER: 2 points/day max.	10,000 STEPS: 3 points/week max.
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 5 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 5 TOTAL POINTS

WEEK 6

EXERCISE (MIN): 140 points/week max.	NUTRITION: 4 points/day max.	WATER: 2 points/day max.	10,000 STEPS: 3 points/week max.
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 6 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 6 TOTAL POINTS

WEEK 7

EXERCISE (MIN): 140	NUTRITION: 4 points/day	WATER: 2 points/day	10,000 STEPS: 3
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 7 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 7 TOTAL POINTS

WEEK 8

EXERCISE (MIN): 140 points/week max.	NUTRITION: 4 points/day max.	WATER: 2 points/day max.	10,000 STEPS: 3 points/week max.
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Wednesday

Thursday

Friday

Saturday

Sunday

Monday

Tuesday

STARTING WEIGHT

WEEK 8 POUNDS LOST

EXERCISE

NUTRITION

WATER

STEPS

WEEK 8 TOTAL POINTS



Please ensure that you record your weekly totals on your **Smartest Loser Tracking Chart**

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