

4-1-2012

## Have It Their Way: Creating Personalized Online Challenges to Motivate Learners

Barbara O'Neil

*Rutgers Cooperative Extension*, [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

Karen Ensle

*Rutgers Cooperative Extension of Union County*, [ensle@aesop.rutgers.edu](mailto:ensle@aesop.rutgers.edu)



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### Recommended Citation

O'Neil, B., & Ensle, K. (2012). Have It Their Way: Creating Personalized Online Challenges to Motivate Learners. *The Journal of Extension*, 50(2), Article 49. <https://tigerprints.clemson.edu/joe/vol50/iss2/49>

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**April 2012**  
**Volume 50 Number 2**  
**Article Number 2TOT3**

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# Have It Their Way: Creating Personalized Online Challenges to Motivate Learners

**Barbara O'Neill**

Extension Specialist in Financial Resource Management  
Rutgers Cooperative Extension  
New Brunswick, New Jersey  
[oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)

**Karen Ensle**

Family and Community Health Sciences Educator  
Rutgers Cooperative Extension of Union County  
Westfield, New Jersey  
[ensle@aesop.rutgers.edu](mailto:ensle@aesop.rutgers.edu)

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**Abstract:** This article describes the development and evaluation of an online health and personal finance behavior change challenge that can be adapted for other Extension subject matter areas. The Small Steps to Health and Wealth™ Challenge is a behaviorally focused activity in which registered users self-report health and financial behaviors and receive feedback about their progress compared to other program participants. Ten daily practices are included, with 10 points awarded for each. Findings from two pilot tests in which participants were provided an opportunity to substitute their own daily challenge activities for those that were pre-selected by program sponsors are discussed.

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The National Endowment for Financial Education® (NEFE®), in an article about motivating people to improve their financial practices, recommends that practitioners incorporate coaching and mentoring techniques into educational programs (NEFE, 2004). This article describes an example of how this recommendation was carried out in the development of an online health and personal finance behavior change challenge that can be adapted for other Extension subject matter areas. Included are findings from two pilot tests in which participants were provided an opportunity to substitute their own daily challenge activities for those that were pre-selected by program sponsors.

Providing personalized computer-driven information to learners is nothing new for Extension. Over three decades ago at the dawn of personal computer use in professional practice, Carmack (1979)

wrote about consumers' interest in hands-on analyses that provide personalized feedback such as calorie counts and spending plans. More recently, specialized tools such as PowerPay debt reduction software were developed (Miner & Harris, 1998), followed by Web-based programs such as Center for Disease Control's calculation of Body Mass Index (BMI) to assess a healthy weight <<http://www.cdc.gov/healthyweight/assessing/bmi/index.html>>. Many online financial (e.g., <<http://njaes.rutgers.edu/money/default.asp#assessment>>) and nutrition/health (e.g., <[http://www.getmovinggethealthynj.rutgers.edu/healthy\\_eating.html](http://www.getmovinggethealthynj.rutgers.edu/healthy_eating.html)>) assessment tools are available, as well as eXtension's Ask an Expert feature that provides an emailed response to users' questions.

## The Online SSHW Challenge

The SSHW Challenge is a behaviorally focused activity in which registered users self-report health and financial behaviors. It is part of Small Steps to Health and Wealth™ (SSHW), a national Extension program developed to motivate Americans to simultaneously improve their health and personal finances (O'Neill & Ensle, 2006). Challenges can be accessed at <<http://njaes.rutgers.edu/sshw>> and include 10 daily practices with 10 points awarded for each. The five daily health practices are: eat at least 4 cups of fruits and vegetables; get at least 30 minutes of exercise; drink water or unsweetened beverages instead of sugar-sweetened beverages; walk 10,000 or more steps with a pedometer; and learn something new about health and nutrition. The five daily financial practices are: save a \$1 bill (or more) and/or pocket change; invest \$5 or more per day; track spending throughout the day; eat lunch prepared at home; and learn something new about personal finance.

As participants enter personal data by checking boxes for health and financial practices, they see point totals for each day of the week and each of the activities described above. They also see a bar graph that compares their personal progress to average scores of everyone else participating in a Challenge (Figure 1). In addition, paper tracking forms can be downloaded to record daily activities until they are entered online and daily motivational messages are provided via e-mail.

### Figure 1.

Screen Shot of SSHW Challenge Bar Chart Comparison Feature

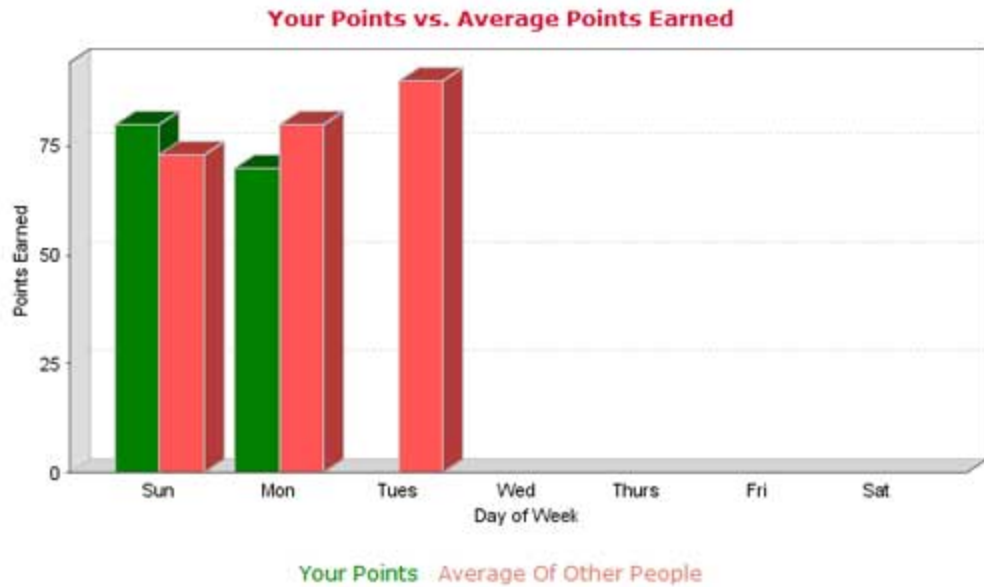
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## Making the Challenge More Personal

Three SSHW Challenge pilot tests were conducted in 2010 to assess user receptivity and debug programming errors. Follow-up evaluations indicated that a majority of participants rated the challenge as somewhat or very motivational, and positive actions were taken with respect to eating healthier food, saving money, increasing daily activity, improved spending habits, and losing weight (O'Neill & Ensle, 2010). Following another NEFE (2004) recommendation to listen to feedback from learners, two additional pilot challenges were conducted in 2011 that allowed participants to substitute personally selected activities for two of the ten daily practices listed above. Evaluation results for these challenges are shown in Table 1.

**Table 1.**  
Evaluation Results from Two Personalized SSHW Challenge Pilot Tests

Survey Question	Winter	Spring

	2011 (N=66)	2011 (N=25)
<b>Please rate your experience with the online SSHW Challenge</b>		
Very positive and motivational	67%	48%
Somewhat positive and motivational	32%	52%
Not very positive and motivational	1%	0%
<b>What positive changes have occurred in your life since you participated in the online SSHW Challenge?</b>		
Eat healthier foods	77%	64%
Increased daily physical activity	63%	60%
Improved spending habits	48%	48%
Lost weight	35%	32%
Saved money	58%	56%
Other	2%	8%
<b>If you lost weight, how many pounds have you lost since the beginning of the SSHW Challenge?</b>		
1-5 lbs.	68%	88%
6-10 lbs	25%	6%
11-16 lbs	7%	6%
<b>If you saved money, how much have you saved since the beginning of the SSHW Challenge?</b>		
\$100 or less	25%	50%
\$101 to \$200	18%	17%
\$201 to \$300	18%	17%

\$301 to \$400	7%	4%
\$401 to \$500	11%	0%
\$501 or more	21%	12%

Pilot participants who substituted their own daily challenge activities were asked to describe them. Among the reported activities were daily weight monitoring, riding a bike instead of counting steps, upper body exercise instead of walking, water exercise, getting 8 hours of sleep, drinking 4 bottles of water daily, not spending money, tracking food intake, and doing a combination of exercises instead of all walking. More individual health activities were substituted than financial ones.

## Impact Evaluation

Open-ended comments about the online SSHW Challenge were very positive. In addition to praising the daily motivational messages, participants commented favorably on the bar graph comparison feature with comments like, "Showing the bar chart comparing my performance versus average others was a good visual aid," and "The best feature was that I could compare my progress with that of others."

Comments about the website's ability to compare participants' progress with others' are noteworthy. Knowing how you are doing in relation to others provides a valuable reference point. Previous research found a link between social norms and individual behavior. Goldstein, Cialdini, and Griskevicius (2008) performed experiments with signs requesting hotel guests' participation in an environmental conservation program and found greater compliance when guests were told how others behave (e.g., "a majority of guests occupying this room reuse their towels").

Participants also commented favorably on the SSHW Challenge methodology itself with comments like, "It was broken into small steps that lead to big results. Very easy to accomplish," "Quick online recording," "The speed of the connection/ website is impressive," "Liked the opportunity to create some personal goals," and "The Challenge made me more aware of my frivolous spending and eating."

## Future Plans

"Back office" administrative features of the SSHW Challenge website will soon be made available to Extension educators, providing the ability to customize, monitor, and evaluate their own challenges. The website can be used to develop a challenge with activities beyond health and personal finance (e.g., energy conservation or parenting practices). In exchange for a modest 5-year fee, licensed users will have access to administrative features of the SSHW Challenge website and can develop their own challenges using the 10 "default" daily behaviors described above or any other activities. Licensed users will also be able to generate their own reports to conduct evaluative research.

## Summary

The Web-based SSHW Challenge marries 24/7/365 "high tech" access and convenience with a mechanism for "high touch" daily contact with online learners. It has been thoroughly pilot tested and found to be an effective motivator of positive behavior change. Extension educators are invited to replicate this program to inspire their clientele to make positive behavior changes. For information about obtaining a SSHW Challenge license, contact either of the co-authors.

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