



# Westfund's habit-change guide

For a feel good life





# Welcome

You're reading a document that might just change your life.

We know that making small changes to the way you live can result in big benefits to your health and wellbeing. To help you do just that, we've pulled together the latest information from leading experts in areas such as psychology, nutrition and habit change. Probably the most powerful message you'll get is the understanding that creating positive changes in your life – whether it's moving your body more, or cutting back on unhealthy habits for example – can be much easier than you think.

At Westfund, we're a people first organisation, and we're all about delivering value that will make a difference to the health and happiness of you, our members. We hope the tips, facts and guidance you find in this guide will serve as the catalyst for you to create a life that makes you – and your family – feel good.

We wish you all the best on this journey of healthy change.



Liz Casmiri  
Chief Health Care Services Officer, Westfund

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# The science of habit change



## Understanding how your brain works can help you more successfully make changes.

Your brain is a master of multitasking. Every day it handles around 35,000 decisions while simultaneously controlling your ability to talk, walk, feel and remember things. That's quite a workload! So that your brain doesn't become completely exhausted, many of those decisions are automatic – you do them without having to think them through. According to habit-change expert Dr Gina Cleo, that's the definition of a habit. A behaviour, by contrast, is something you consciously choose to do. Changing your habits involves rewiring your brain so it doesn't default to those automatic pathways.

You might have heard that it takes 21 days to change a habit, but it actually takes at least 66 days. Thankfully, the brain is fairly malleable, and over time, it can adopt behaviours as habits, which means you have more control over your habits than you think you might. But that doesn't mean it's easy.

One of the main reasons people often struggle to set new habits – or break old ones – is because they rely too heavily on willpower.

“Think of willpower like a muscle,” says Cleo. “Just as a muscle needs energy to apply force, behaviours which demand willpower also require energy to be performed. In the same way that muscles fatigue over time when you use them, willpower also depletes with demand. That makes it harder to stay on top of those bad habits that keep calling your name.”

Rather than using willpower, acting with intention consistently, and over time, is how you can form a new habit.

To get clear on your intentions and set yourself up for success, think about a habit you'd most like to change (check out page 18 if you need some inspiration). Now, we have a few questions for you.

# Preparing for success

What is your current reality?

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Will the long-term pain of not making this change outweigh the short-term pain of making it?

Yes  No

What is your preferred reality?

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How will you track it?  
(Tip: the habit tracker on page 18 can help)

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Is this achievable and realistic?

Yes  No

Are you willing to commit to this habit?

Yes  No

What change will this habit create in your life?

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### Pitfalls to avoid

- **Giving up too quickly.** Remember that it takes time to establish a new habit, so keep your eyes on the long-term prize.
- **Inconsistency.** “When we repeat a behaviour consistently, new neural pathways are created in the brain,” says Cleo. Gradually, these pathways become ingrained, she explains – which is why being as consistent as you can is important.
- **Making goals too big.** Don’t bite off more than you can chew. The easier the habit you want to create, the more consistent you will be in actually doing it, Cleo says.



## Habit change hacks

Interrupt your brain’s habit responses to set yourself up for success when it comes to habit change.

Even though our habits are automatic, that doesn’t mean they’re set in stone. According to positive psychologist Dr Tim Sharp, known as Dr Happy, you can change those actions. “It’s not always easy but it is possible,” he says.

### Just follow these 3 simple steps:

**1. Be Mindful**  
The first step is being aware of what you’re doing or thinking, rather than operating on auto-pilot. “You can’t change something if you don’t know what it is,” Sharp points out. “Practise reflecting so you aren’t just unconsciously or automatically engaging in things that are not helping you.”

**2. Focus on accountability**  
It takes time to establish a new habit, so it’s important to have ways of sticking with it. As Dr Gina Cleo has explained, willpower naturally ebbs and flows – which might be a relief if you’ve struggled to set a new habit in the past and become frustrated that you couldn’t stay motivated. A better approach, she says, is to track your progress so you can see how you’re travelling and make adjustments where necessary. We’ve included a habit tracker on page 18, but if digital tracking works better for you, there’s also a list of recommended apps on page 17.

**3. Plan for setbacks**  
It’s normal for setbacks to occur when you’re trying to establish new behaviours, so it’s important that you expect these rather than misinterpreting them as a sign you’ve failed. For example, if you’re trying to set a new habit of going to the gym every day, but you sleep in one morning and miss your session, don’t abandon your goal entirely. Self-compassion is important in habit change, so forgive yourself and then get back on track. Remind yourself of the reason you set the habit – your ‘why’ for making this change in your life. Reassuringly, research shows missing an occasional opportunity to set a habit won’t interfere with the habit-formation process. So keep going!



# Time for a change

What would you change for the sake of your health and wellbeing? Sometimes adding to your life means removing something from it.

It's always nice to know you're not alone, even when it comes to habits you need to break. According to Dr Gina Cleo, the top five unhealthy habits people tend to focus on are:

-  **Avoiding non-hungry eating (such as snacking and having seconds)**
-  **Reducing how much time they spend sitting down**
-  **Limiting time on social media and smartphones**
-  **Stopping smoking**
-  **Cutting back on alcohol consumption.**

One of the most important things you can do when it comes to breaking unhealthy habits is to identify the cues that trigger your brain to carry out these habits automatically – for example, coming home from work might be when you tend to reach for a glass of wine to mark the end of a long day. These triggers can include locations, times, emotions, other people and actions that precede the habit (for example, your child going to bed). Once you know the cues, you can interfere with the habit response in your brain.

“The aim is to rewire your brain using that trigger,” says Cleo. “That means creating a new habit to replace the unhealthy one when those triggers arise.” For example, you might replace that glass of wine with a cup of tea or sparkling water (or a walk around the block) – rather than trying to simply avoid the wine.

## Habit or addiction?

Just like a habit, an addiction is something done on autopilot. However in the case of addiction it might also be done to an extreme degree, cause anxiety if you don't do it, raise concern among your loved ones and result in you missing work, study or social activities. If you feel your cigarette or alcohol use may be an addiction, you'll need a health professional's help – so talk to your GP.

Ready to make a change?

[Check out our printable habit tracker on page 18](#)



# Healthy habit swaps

Small changes make a big difference, so consider these simple habit replacements to boost your health and wellbeing.

Replacing not-so-healthy habits with healthier ones can help you approach lifestyle changes as something you gain rather than lose.



## Diet

- Replace unhealthy snack foods with fruit and chopped veggies
- Eat a healthy breakfast every morning instead of grabbing a muffin for morning tea.

## Exercise

- Take the stairs instead of the elevator at work
- Turn phone calls to family members into walk-and-talk sessions.



## Nixing bad habits

As you've already learned, replacing bad habits with healthier habits is much more effective than trying to just cut out the unhealthy action. Check out these suggestions:

### Smoking

Often smoking is something you do at a particular place or time of day, so creating new habits in those places or times will help you break the habit – for example, eating at a different spot rather than going outside. Establish a healthy habit in the place of your regular cigarette break, such as going for a walk or playing with your kids.



### Alcohol

Concerned about your alcohol intake? One habit-change option is to replace your usual beverage of choice with spritzers or low-or-no alcohol drinks, says GP Dr Preeya Alexander. Another is to create a new ritual for when you'd usually drink alcohol. "At our house we distract ourselves with herbal tea, so you still get the sipping feeling. I know it's not the same thing – but after a while the brain seems convinced enough," she says.

If making changes to your diet is on your list of habits to change, we've created a day's worth of healthy, delicious recipes for you to enjoy. It's feel-good comfort food, done better. Enjoy!



# Quick blender oat and banana hotcakes

Who said pancakes had to be bad for you? Get your morning off to the best possible start with these easy-to-prepare breakfast hotcakes. Delicious, nutritious and seriously tasty! You're welcome.

## Serves 2

### Ingredients

- 1 cup rolled oats
  - 1 banana
  - ¾ cup milk of your choice (\*recipe nutrition is based on full cream cow's milk)
  - 1 egg
  - ½ tsp baking powder
  - ½ tsp ground cinnamon
- To serve**
- 1 tbsp Maple syrup
  - ½ cup Greek yoghurt
  - 1 cup fresh berries
- To cook**
- 1 tsp extra virgin olive oil

### Method

1. Place the oats into a blender or food processor and process until it forms a fine powder, around 30 seconds.
2. Add the remaining ingredients to the blender and process again until mixed well
3. Heat a small non-stick fry pan to medium heat. Add 1 tsp olive oil and use a piece of paper towel to smear the oil around the pan. Add a quarter of the hotcake mixture to the middle of the pan and cook until you can see bubbles forming on top and the edges begin to dry, then flip and cook again on the other side. Repeat this until you have two hotcakes per person.
4. Top with a dollop of Greek yoghurt, berries and maple syrup.



# Mediterranean tuna and pulse pasta

Pasta gets a healthy spin in this hearty Italian-style dish the whole family will love. Loaded with the healthy fats you need to keep your body in good nick and oh-so kind to your blood sugar. Win!

### Ingredients

- 250g cherry tomatoes
- ½ block (125g) creamed cheese
- 1 tbsp extra virgin olive oil
- ½ tsp dried oregano
- ½ packet (125g) pulse pasta (chickpea pasta or red lentil pasta)
- 95g tin of good quality tuna in oil, drained and broken up roughly with a fork
- 1 tbsp capers
- ½ tsp crushed garlic
- ¼ cup roughly torn or chopped fresh basil leaves
- 1 big handful of fresh baby spinach (or any green leafy veg you can get your hands on), to serve
- Sea salt
- Freshly ground pepper

## Serves 2

### Method

1. Heat oven to 200°C.
2. In a small baking tray, add cherry tomatoes and the creamed cheese in the middle. Drizzle with 1 tbsp olive oil, sprinkle with oregano and season with salt and pepper. Bake for 30-40 minutes or until the creamed cheese is starting to go golden around the edges and the tomatoes have burst their skin.
3. 10 minutes before the tomatoes are ready, cook the pasta according to the packet instructions, then drain, saving a small cup of the cooking liquid.
4. When the tomatoes are cooked, use a fork to break up the creamed cheese and stir it through the tomatoes – it should make a creamy sauce. Then add the cooked pasta, tuna, capers, basil and crushed garlic and mix together. Add little splashes of cooking liquid until you have a nice, loose sauce.
5. Serve between two bowls and top with baby spinach and a little extra fresh basil.



# Healthier chicken parmigiana with sweet potato mash

Your favourite pub meal done differently. This healthy chicken parmy serves up all the flavour and none of the guilt, meaning you can happily indulge in one of your favourite comfort foods. Cheers!

## Ingredients

- 1 large (around 250g) sweet potato
- 1 x 250g chicken breast
- 4 small slices (approx. 50g) lean ham
- 2 heaped tbsp tomato passata
- 50g grated low fat tasty, cheddar or mozzarella cheese
- 3 tsp extra virgin olive oil
- Sea salt
- Freshly ground pepper
- Lemon wedges, to serve

## To serve

- Fresh side salad or steamed green vegetables of your choice

**Serves 2**



## Method

1. Peel the sweet potato and cut it up into roughly 2cm pieces. Steam or boil the sweet potato until a knife easily slices through.
2. While the sweet potato is cooking, prepare the chicken by carefully placing your hand on top of the chicken breast and slicing the chicken breast lengthways horizontally through the centre so you have two thin pieces of chicken (take extra care with your hands!).
3. Heat a fry pan to medium-high heat and add 2 tsp olive oil. Cook the chicken pieces for a couple of minutes on each side until golden and cooked through. This should be quite quick as the chicken pieces are thin. Remove from the pan and set aside.
4. Heat your grill to medium-high heat. Place the chicken pieces onto a grill or oven tray lined with foil. Top each chicken piece with half the ham, tomato passata and grated cheese. Place under the grill until the cheese is bubbling and golden, this should take just a couple of minutes.
5. To make the sweet potato mash, place cooked, drained sweet potato into a bowl with 1 tsp olive oil and season with salt and pepper. Mash to your liking (keep it chunky or mash for longer for a smoother consistency).
6. Serve the chicken parmigiana and sweet potato mash between two plates. This would be lovely with a fresh side salad or some steamed green vegetables.



# Chocolate raspberry better-for-you brownie

We won't lie – these are up there with the best brownies you'll ever have. Satisfy your sweet tooth without the sugar rush (and subsequent crash), perfect for that afternoon (or after dinner) snack and guaranteed to impress even the fussiest of eaters.

## Ingredients

- 1 x 400g can of blackbeans, rinsed and drained well
- ¼ cup almond meal
- 1 tsp baking powder
- ¼ cup cocoa powder
- Pinch of salt
- ¼ cup maple syrup
- ¼ cup olive oil
- 2 tbsp brown sugar
- 1 egg
- 1 tsp vanilla essence
- ¼ cup dark choc chips
- ¼ cup crushed walnuts
- ½ cup frozen raspberries

## Makes 16 pieces

## Method

1. Heat oven to 180°C. Line a 20 x 20cm slice tin with baking paper – if you scrunch up the piece of baking paper first, it is easier to lay down into the tin.
2. In a food processor, add the black beans, almond meal, baking powder, cocoa, salt, maple syrup, olive oil, sugar, egg and vanilla and process until mixed together – the mixture should be fairly smooth.
3. Stir through the choc chips and walnuts, then pour the mixture into the prepared baking tin.
4. Scatter the raspberries over the top and bake for 20-22 minutes or until the top has a crust but is still soft to touch. Allow to cool, and for even better cutting and consistency, place in the fridge to set before cutting into 16 pieces.





# Habit tracker apps **2021**

There is no shortage of apps available to help when it comes to changing a habit. Here are some you might like to try, and best of all - most of them are free!

APP	NEED TO KNOW	APP	NEED TO KNOW
	<b>Streaks</b> Encourages you to maintain a consistent streak of consecutive days of your chosen habit. Integrates with the Health app and sends you reminders to keep you on track.		<b>Habit List</b> Perfect for tracking habits over a long period of time, this app enables you to easily make sense of your progress. Great for busy people with a complicated schedule!
	<b>Strides</b> Easy to use, this app helps you complete a set number of tasks by a specific date, calculating if you're on track and helping you tailor your habits to your goals.		<b>HabitShare</b> A networking site with a habit tracker so you can grow habits with friends! Communicate in real time to motivate and be motivated (or keep it private if you'd prefer).
	<b>Productive</b> Simple, well-designed interface that makes keeping track of habits and successes easy. Stay motivated by measuring improvement.		<b>Momentum</b> For the data-lovers, export your data into a spreadsheet to view your results on multiple platforms, set weekly targets and take notes.
	<b>Persistence</b> Helps you tell when you are off target so you can correct yourself to succeed. Lets you know when you need to push yourself and when you can relax!		<b>Habitica</b> One for the gamers! Inspired by video games, your customised avatar will inspire you to stay motivated and you can play with friends, too.
	<b>stickK</b> Developed by behavioural psychologists, on signing up you create a commitment contract. Bet money on yourself or assign an accountability buddy.		<b>Way of Life</b> The self-proclaimed 'ultimate habit building app' has interactive tutorials, ability to share your progress and export your data - and you're guided along the way.



# Habit tracker

Print this page out twice  
to make up your 66 days  
of habit change!

Day	1	2	3	4	5	6	7	8	9	10	11
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Eat mindfully	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Move more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limit time on phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reduce smoking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cut back on alcohol	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your habit: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Day	12	13	14	15	16	17	18	19	20	21	22
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Eat mindfully	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Move more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limit time on phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reduce smoking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cut back on alcohol	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Your habit: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Day	23	24	25	26	27	28	29	30	31	32	33
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Eat mindfully	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Move more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Reduce smoking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Your habit: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





