

# Making the Most of Your Money

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## Spending and Obesity: Is There a Correlation?



A recent study found that children facing obesity struggled to delay gratification, unlike their normal-weight peers. Researchers offered 59 children worksheets on a weekly basis, and as the youth completed the documents, they received points. The children could then spend the points on prizes, which varied in value. For one point, a child could purchase a sheet of stickers. For 10 points, a child could purchase a soccer or volleyball. The more points, the better the prize.

Overall, the children with higher body mass indexes who qualified as obese tended to choose lower-value prizes sooner. Researchers pointed out that the prizes did not include food items, but the behavior remained similar to what could have occurred with food. They recommended conducting further

studies to evaluate this correlation. They also pointed to the idea that obese adults tend to struggle with delayed gratification as well.

How does this connect with financial matters? Preparing for retirement involves regularly saving money for the future. The behavior does not bring immediate rewards but rather builds a nest egg over time. Delayed gratification remains a critical issue in saving for one's future. It would be interesting to evaluate whether adults who are obese also demonstrate challenges in saving for retirement.

The concept of delayed gratification is also involved when people make educational choices. That is, do they plan to earn a bachelor's degree or stop at high school? Do they want to pursue a graduate degree? Numerous studies point to the higher earnings that individuals with greater educational levels attain.

Study source: The University of Missouri at Kansas City and the University of Kansas Medical Center. "To Spend or Save? Delayed Gratification and Body Mass Index in Preadolescence."

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