



Family & Consumer News

Dear Consumers:

Happy New Year! The month of January gives us the opportunity to begin anew. It is a time to reflect on where you have been and where you would like to go. You may choose to complete that unfinished project or start the one you had planned to do last year. You may even decide to schedule some fun and relaxation in your life — take that vacation, read a book or start a new hobby!

February is National Heart Health Month and America Saves, two campaigns to get you to start the New Year on the right track to improving your health and financial well-being.

This newsletter has the latest consumer information to get you off on the right track for the New Year. Stay warm in these winter months.

Sincerely,

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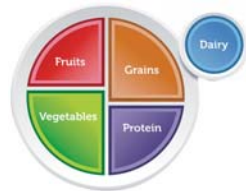
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MAKE A RESOLUTION TO EAT BETTER



One of the most popular New Year’s resolutions is to lose weight. You may start off the first couple weeks

intending to stick to your plan and then it all evaporates by the 1st of February. This year, try a different strategy — make a resolution to eat better.

When you focus on eating for health, you aren’t preoccupied with restricting calories of doing without food. By focusing on healthier food choices you are able to explore new recipes, try different foods and different food combinations.

Using the new MyPlate for guidance, begin by putting a healthier plate on your table. Look at the MyPlate design and fill half your plate with fruits and vegetables. Split the other half again and fill ¼ of the plate with a lean protein and the other ¼ with whole grains.

Here are a few tips to keep your plate interesting:

- * Switch to whole grains. Read the ingredient list and look for “whole grains” Try brown rice, whole wheat bread and pasta. There are now many varieties of whole grain pastas, many have extra fiber which gives you a full feeling for a longer period of time.
- * Increase your intake of fruits and vegetables. The new plate suggests you fill ½ of your plate with fruits and vegetables. Aim for a total of 4½ cups per day. Doesn’t matter if it is canned, frozen or fresh, it all counts.
- * Drink plenty of water instead of beverages sweetened with sugar. You will automatically reduce your intake of empty calories.
- * Get 3 servings of low-fat or fat free milk or other dairy foods each day. These foods are loaded with nutrients

the major source of calcium in the American diet.

- * Make meatless meals several times a week. Use beans such as black beans, lima beans or lentils as a source of protein. Make a vegetarian casserole topped with low-fat cheese; add a whole grain bread and a glass of milk.
- * Keep meat and fish to a serving

size, you will save on calories and money since they are the most expensive part of the grocery bill. A serving of protein is the size of a deck of card.

- * Cook at home more often. You have better control over the fat, sugar, and sodium.

- * Think portion size when eating out. Forget the supersize portions, forget French Fries and ask for a vegetable substitute even if it is a side salad.

Source: USDA

HEART HEALTHY IDEAS



February is National Heart Month, a reminder to increase our awareness of preventative actions we can

take to reduce our risk of heart disease. Although we have made improvements in recent years; the American Heart Association is proud the number of deaths due to heart disease has declined; heart disease is still the leading killer of all Americans.

The AHA says healthy eating and an active lifestyle are the two best weapons to fight cardiovascular disease. If you are wanting to lower the “bad” cholesterol which is low density lipoproteins (LDLs) consider adopting a few of these health ideas:

- Consume nonfat dairy products. Whole fat dairy foods are high in saturated fats which tend to increase cholesterol levels.
- Eat small meals and eat more often. Consider small meals with nutritious snacks between.
- Limit your intake of sugar and fructose (a sugar found in fruit juices) this will help lower LDL and aid in weight loss.
- Limit your daily cholesterol intake to 100mg. Foods high in cholesterol are egg yolks, whole fat dairy foods and organ meat.
- Don’t eat trans-fat. The nutrition labels on packaging will tell the amount, it’s listed as fat. This fat is the result of partially hydrogenated vegetable oils which are found

in fried foods, baked goods, crackers and desserts.

- Increase your intake of fiber, aim to consume 25gms. per day. Foods high in soluble fiber are fruits, root vegetables, oats, and barley. Foods high in non-soluble are whole wheat breads, rice and pastas. To prevent stomach discomfort, spread your intake out over the day, aim for 6-8gms. per meal and include a small snack of a high fiber food. Drink 8ozs. of water several times throughout the day especially at meal time to help your body adjust to the high fiber. An added benefit of fiber is a longer feeling of fullness after a meal which may help weight loss.

Source: American Heart Association

LOWER TRIGLYCERIDES FOR HEART HEALTH



Since it is National Heart Month, it is important the foods we eat

have a major impact on our health and well-being. You always hear and read about lowering your cholesterol intake to reduce the risk of heart disease, but little is said about triglycerides.

Triglycerides are used daily by

our bodies and are normally found circulating in the bloodstream with other fatty molecules. When triglycerides in the blood become too high, this can put you at risk for heart disease. If you are overweight, you probably have elevated triglycerides. Here are a few tips for lower triglycerides and they may help you lose weight too.

- ◆ Restrict total fats to less than 30% and saturated fat in your

diet to less than 10%. If you take in around 1800 calories each day, total fat intake should be around 50gms. and saturated fats should be less than 14gms.

- ◆ Avoid hidden trans fats in foods. These are often found in fried foods, margarine, vegetable shortening and high fat processed foods such as crackers. Food labels are now

required to have trans fats on the label, so they are much easier to identify.

- ◆ Use only trans-free margarine. Again, read the labels on the package and select one that is trans-free.
- ◆ Restrict refined carbohydrates. Foods like white breads, pasta, rice pretzels and cereals are not considered high fiber or whole grain are all high in refined carbohydrates. Baked

goods like cookies and cake are high in sugar, also a refined carbohydrate.

- ◆ Exercise regularly—Moderate intensity exercise for 30—60 minutes on most days of the week is strongly encouraged.
- ◆ Consume foods high in fiber. Look for whole grain breads with 3 grams fiber per slice on the food label. Choose foods with “whole grain” as the first ingredient. Other foods high

in fiber include beans, ground flaxseed, oat bran, fruits and vegetables. Be sure to drink more water when you begin to increase your fiber intake.

- ◆ Consume two servings of fish per week, especially fish high in omega-3 fatty acids like salmon, mackerel, sardines, tuna and trout.

Source: Mohran, S, RD., Communicating Food and Health

PHYSICAL ACTIVITY CONTRIBUTES TO HEART HEALTH



We've heard it before, exercise and physical activity helps keep the weight off. It also keeps your muscles,

tones and contributes to a healthier heart. You don't have to train like an Olympian, just make a point to be physically active.

Exercise can be a part of your daily routine. Walking is often the easiest because it doesn't require the purchase of equipment. Altering days between aerobic exercise and strength training is a good combination for heart health. Some people find it helpful to vary their exercise routine, like riding a bike one day and exercising with a video the next.

Remember too, routine work

around the house is being physically active and burns calories while working muscles. Yard work, cleaning, doing the laundry or even gardening will keep you actively moving.

It may be helpful to get a pedometer and track the steps you take during the course of a day. All physical activity whether exercise or routine work, counts toward a healthy lifestyle.

Here are a few tips from the American Heart Association:

- * Take a short walk before breakfast, during your lunch hour and after dinner. Try walking for 5 to 10 minutes in the morning and at lunch.
- * Do an exercise routine while watching TV in the evening.
- * Take your dog for a walk, if

you don't have one, offer to walk your neighbor's dog.

- * Skip dessert and take a walk in the evening after dinner.
- * When you have the opportunity to take the stairs instead of using the elevator.
- * Put on some music and dance in the living room. Better yet, enroll in a dance class and burn some calories.
- * Instead of circling the parking lot for the best spot, park far away and get in a few more steps for the day.

For more ideas on keep fit and increasing your physical activity, go to the American Heart Association's website at www.heart.org

Source: American Heart Association

VOLUNTARY INCOME TAX ASSISTANCE (VITA) AT THE MADISON COUNTY EXTENSION OFFICE



Forty years ago, an accounting student at California State University saw a need to help moderate and low income citizens with tax returns. From that idea, the Volunteer Income Tax Assistance Program

(VITA) began; training volunteers to process tax returns for low and moderate income people. What started as a small opportunity for college students has expanded into a national program, utilizing volunteers from diverse background and experiences.

Every year, volunteers receive

training from the IRS and pass a certification test to help prepare tax returns in communities across America. Many collaborations and partnerships have developed to deliver this service. In some communities across the Big Bend, VITA sites are located in libraries and community centers. Since this

volunteer effort fits well with our family financial management programs, the University of Florida Extension Service has worked with VITA for the past four years to facilitate sites across rural north Florida communities.

This year, Madison County Extension is once again participating in the VITA program. We have local volunteers who received training, passed certification tests and are now volunteering time to prepare income tax returns. Interested residents can call the Extension office to set up an

appointment time. While some tax sites offer a walk in service, we prefer to schedule appointments so people aren't waiting for any length of time. Hours will be available Monday through Saturday during the tax season.

Individuals and families with gross income less than \$63,000 qualify for the free tax service. Participants will be required to bring all tax information, social security cards and a photo ID. Upon arrival, you will be asked to fill out an interview questionnaire which helps guide the tax volunteer

through the return process.

VITA helps identify tax credits and deductions that residents are eligible to receive which sometimes increases the tax return. Likewise it may reduce a taxpayer's amount owed to the IRS. Returns are e-filed and clients can select to have their returns direct deposited into a personal checking or savings account. If you are interested in this free service, call the Extension office at 973-4138 to make an appointment.

E-FILE HAS ADVANTAGES



During tax season, the IRS offers tips on their website, www.irs.gov. There you can find newest information on filing your taxes. You can find tips on a variety of tax issues like selecting a tax preparer, avoiding fraud and tips for preparation. Electronic filing is a new method for filing income tax that saves time and money; over 90 million people filed their tax returns last year. If you have a computer and access to the internet, you can

file electronically. Here are the IRS's suggested benefits to e-file:

1. **It's easy.** Just log on and fill out the forms.
2. **It's accurate.** Since e-file checks for math errors and the necessary information, it is less likely you will make a mistake.
3. **No more second-guessing.** When you file electronically, the computer software or online program guides you through the process step-by step.

4. **You'll get your refund faster** When you use e-file, you can get your refund in as little as 10 days.
5. **There are more payment options.** With e-file, you can file early, but wait to pay any balance until the April deadline. You can also pay electronically using a credit card.
6. **It's fast.** You don't have to make a trip to the post office.

Reference: IRS

AMERICA SAVES WEEK



America Saves, begins Sunday, February 23rd—February 27th. This national campaign is a broad coalition of nonprofit, corporate, and government agencies help individuals and families save and build wealth. The Extension Service is a collaborator in this campaign and we are helping promote the message, "Set a goal, Make a plan, Save automatically".

Through information and education, Americans are being encouraged to pay down debt, build an emergency fund and save for a home, education and retirement.

Sounds like a tall order, but it is consistent amounts of money over time that builds up savings. According to America Saves, research shows that there are "savers" and "spenders" in all income levels. Understandably, modest incomes can't save as much as a family at a higher income level;

however, all have the ability to build wealth over time.

In Florida, we are promoting the idea to start small and think big. Over time small amounts of money will grow. One of the first steps you can take is to build an emergency fund. While we know savings accounts don't pay much interest, the purpose of this type of savings is to have money for unexpected expenses. It keeps you from putting purchases on your credit card which cost more in the

long run because of interest charges. It is estimated that Americans take out \$2 billion a year in high interest rates to cover unexpected bills. A goal of \$500 to \$1,000 in an emergency fund will allow you to meet unexpected challenges such as a car repair, visit to the doctor or a home repair.

Financial experts recommend individuals have an emergency savings in a bank or credit union savings account. Keeping emergency money separate from your checking account will reduce the temptation to use it for every day purchases. A regular savings account offers easy access to your money for any unexpected expense

you might encounter. Some banks have a minimum deposit to open an account and a minimum balance to avoid fees, so you may need to put money in a jar for a few months until you have enough to open an account.

If you want to build an emergency fund, but just don't have the money, take a hard look at your spending habits. That soda you buy every day or the stops for a quick meal because you are too tired to cook may be draining your wallet. We all spend much more than we think, so try eliminating one habit and save the money. Another easy way to accumulate money is to empty your loose change each

night; you'll be surprised how much money you'll have at the end of the month.

Once your emergency account is funded, you can expand your savings to reach long term goals, like a down payment for a house or a child's college education. There are many alternatives available for savings and investing money; wise consumers research their options before making decisions. Make the pledge to be a saver by going to www.americasaves.org and enrolling, you will receive a newsletter throughout the year with ideas on growing your money.

MONEY SAVING TIPS



☆ Spend Less Than You Earn

— Keep a budget or spending plan and track your spending.

☆ **Prepare for Expected Events** — Retirement, holiday, etc.

☆ **Prepare for Unexpected Events** — Emergencies, job loss, illness, etc.

☆ **Always Know Your Interest Rates** — Never exceed 13% interest on loans and know what you pay on interest and fees. Know how your interest is being calculated.

☆ **Keep a Healthy Credit Report** — Receive a free annual credit report at www.annualcreditreport.com

☆ **Avoid Waste** — Eat at home,

clip coupons, return purchases you won't use.

☆ **Take Advantage of Tax Breaks** — Earned Income Credit, VITA.

☆ **Fill in the Financial Gaps** — Garage sales, eBay, recycle, grow a vegetable garden.

☆ **Save Your Loose Change** — Putting aside fifty cents a day over the course of a year will allow you to save nearly 40% of a \$500 emergency fund.

☆ **Never Purchase Expensive Items on Impulse** — Think over each expensive purchase for at least 24 hours. Acting on this principle will mean you have far fewer regrets about impulse purchases and far more money for emergency savings.

☆ **Bring Lunch to Work** — If

buying lunch at work costs \$5.00 but making your lunch at home costs only \$2.50, then in a year, you could afford to create a \$500 emergency fund and still have money left over.

☆ **Weatherproof Your Home** — Caulk holes and cracks that let warm air escape in the winter and cold air escape in the summer.

☆ **Eat Out Two Fewer Times a Month** — You'll save \$360 in a year.

Once you find ways to save money, make sure it makes it to the bank. It doesn't do any good if it says in your pocket because you will eventually spend it.

Source: America Saves

UPCOMING PROGRAMS

- **First Time Home Buyer's Programs**—February 23rd, 24th, 29th, and March 1st, 6:00 P.M. at the Extension Office.
- **Take Charge of Your Diabetes**—March 1st—29th starting at 4:30 P.M. at the Extension Office.
- **Sparkling Kid's Curiosity**—10-Hour Child Care Training for CEU credit—April 5th, 6th, 12th, and 13th.