



# Family & Consumer News

Dear Consumers:

Happy New Year! Just seems like we just started a new year a few months ago. It is a great time to start anew; reflect on where you have been and where you would like to go. You may resolve to make a few changes, improve your personal health or commit to retiring a few debts. Our programs and fact sheets can help you get started.

February is National Heart Health Month a great time to start healthy eating habits and start a regular routine of physical activity. It is also America Saves Week more details are in this newsletter.

Sincerely,

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Inside this issue:

## Food and Nutrition

*Start A Few Healthy Habits For The New Year*

*Celebrate National Heart Month* 2

*Heart Disease Affects Women* 2

## Consumer Issues

*America Saves Week* 3

*Start The Habit* 3

*Saving For Retirement* 4

*Free Income Tax Preparation* 4

## START A FEW HEALTHY HABITS FOR THE NEW YEAR



A brand new year gives us the opportunity to start healthy lifestyle habits. There is no better time to try some new ideas than now. Small changes in what you eat and increasing physical activity can have a major impact on your health in 2017. Just adopting one or two new strategies will go a long way. Here are some good ideas.

**Eat Breakfast**—Too many Americans walk out the door without fueling up for the day. Research has shown we don't perform as well during the morning without eating breakfast. Another reason to eat in the morning is to prevent overeating the rest of the day. People who skip breakfast tend to consume more calories than needed for the day.

**Increase Your Fiber Intake**—To keep you feeling full longer, include high fiber foods with your meals. Read nutrition labels to find the foods with a higher than average fiber content. Take bread for

instance, whole wheat versions with added fiber may pack 5-6 grams of fiber as compared to white bread with only 1 gram.

**Watch Your Portions**—Keep your food portions in check and don't supersize anything. Eating the correct portion of food will help you control total calorie intake over the day. Not sure about portion size, use your hand. Your fist is the size of a cup of cereal, the palm of your hand is equal to a 3oz serving and your thumb is the size of an ounce of cheese.

**Follow MyPlate**—A great way to eat healthy and control portions is to use MyPlate. If you aren't familiar, it is easy to follow. At every meal, half your plate should be filled with fruits and vegetables, one quarter filled with a lean protein and the remaining quarter of the plate should be a serving of grain. Half of your grains servings during the day should be whole grain foods. Also serve low fat dairy foods with each meal. It is a simple meal pattern to help get a variety of foods for healthy eating.

**Get Physically Active**—Be sure to get at least 30 minutes of physical activity each day. If you don't have a half hour to spare, try 10 to 15 minutes several times a day. Take advantage of your lunch hour or take a brisk walk at the end of your work day. For retired folks, a morning

walk might be the best time of day. All activity counts, gardening, raking leaves, washing the car, even housework gets you up and moving. **Snack Smart**—Snacking has a bad reputation, it is actually a great way to get vital nutrients into your diet and can help maintain glucose levels

keeping your energy level up. Choose foods that are low in fat and sugar. Foods like fruit, raw vegetables with dip, low fat cheese and a few whole wheat crackers or a slice of bread are all examples of smart snacks.

## CELEBRATE NATIONAL HEART MONTH



February is Heart Month, a time to focus on heart health. The National Heart Association

suggests adopting healthy lifestyle habits will help reduce your risk of developing heart disease. Sensible eating habits and physical activity go a long way to keeping you on a healthy path.

**Eat Healthy Foods**—According to the AHA, a healthy diet is one of the best things you can do to combat heart disease. There is a lot of confusing information out there about how to eat well. Increase your consumption of fruits and vegetables; they are high in nutrients and fiber while low in calories. Eat more whole grain foods, to be sure you are getting whole grains, read the ingredient labels and look for the words “whole-grains”. Choose lean meats and poultry without skin and low fat dairy foods.

**Get Moving**—The USDA Dietary Guidelines recommend at least 30 minutes of physical activity each day. Research shows regular exercise helps reduce blood pressure and blood sugars while increasing “HDL” cholesterol and controlling weight. Physical activity is a key component to a healthy lifestyle; start a walking routine today. If you are just too busy, take 10 minute breaks several

times a day to stretch, lift hand weights or walk around the block.

**Lose Weight**—It is estimated there are 145 million Americans are overweight or obese. People who are overweight, especially those who carry their weight around their waist are at higher risk for heart disease. Weight is dependent on calories eaten and calories burned. By cutting back on your calorie intake and increasing your physical activity you will be successful at losing weight.

**Control Cholesterol**—The general public has a negative perception of cholesterol; it actually plays several important roles in our bodies. It is used by cell membranes and helps produce certain hormones. While we produce our own cholesterol, we also eat food that contains cholesterol, so many Americans consume high levels in their diet. Because some people may not have the ability to get rid of excess cholesterol, they end up with high levels in their blood. A safe level is under 200 mg/dl. The AHA recommends we have regular screenings, eat foods low in cholesterol, saturated fats and trans fats, maintain a healthy weight and stay physically active.

**Manage Blood Pressure**—Known as the silent killer, hypertension is the single most significant risk factor for heart disease. Left uncontrolled, high blood pressure can cause major

health problems and death. It is estimated that one in three adults have high blood pressure and about 21% don't know they have it. Get your blood pressure checked routinely and take medication if it is prescribed by your doctor. Other helpful habits include eating a heart-healthy diet, reducing salt intake, getting regular physical activity, managing stress, and avoiding tobacco smoke.

**Reduce Blood Sugar Levels**—Adults with diabetes are at a higher risk for heart disease if their blood sugar levels are not controlled. Often, small changes add up to improved glucose levels. If you are a diabetic, work with your health care provider to create a plan that controls your blood sugar levels. It usually involves a combination of medication, diet and physical activity.

**Stop Smoking**—We all know the consequences of smoking; it puts you at a higher risk for heart disease and cancer. So, if you smoke, find a way to quit.

Make small changes, adopt one or two of these lifestyle habits at a time will contribute to your overall health and reduce your risk of heart disease. Begin by eating right and getting some physical activity into your daily routine and you may find health benefits will easily follow.

## HEART DISEASE AFFECTS WOMEN



February is National Heart Month and there are a few things you should know. First of all, heart disease is traditionally thought to be a man's

disease. But, did you know, it is the No. 1 killer of women? Up until recent years, most of the major cardiovascular research studies were conducted on men. According to the American Heart Association, clinical

studies underway may help clarify the gender differences that affect diagnosis and treatment of women with heart disease.

The AHA suggests, both men and women may present “classic” chest

pain that grips the chest and spreads to the shoulder, neck or arms. But, often women may have a greater tendency to have atypical chest pain or to complain of abdominal pain, difficulty breathing, nausea and unexplained fatigue. These symptoms are overlooked and often dismissed.

Regardless of gender, knowing your numbers is an important part of keeping your heart healthy. The American Heart Association recommends the following:

- ◆ **Total cholesterol** — Less than 200 mg/dl
- ◆ **LDL (bad) cholesterol** keep it less than 160 mg/dl
- ◆ **HDL (good) cholesterol** — 50 mg/dl or higher
- ◆ **Triglycerides** — less than 150 mg/dl
- ◆ **Blood pressure** — less than 120/80 mmHg

Other recommendations to reduce your risk include daily exercise, eating a balanced diet, stop smoking

and visit your doctor.

If you haven't already, adopt healthy eating habits, it is one of the best things you can do to combat heart disease. There is a lot of confusing information out there about how to eat well.

## AMERICA SAVES WEEK



Saving money is one of the best habits

you can have, this year, February 27th through March 4th marks

**America Saves Week.** A nationwide campaign to encourage Americans to build wealth one step at a time, it involves more than 1,000 non-profit, government and corporate groups that encourages people to save and build personal wealth. Start small, but be consistent and your money will grow.

Beginning on Monday, each day America Saves will highlight a different topic on savings, an important financial tool to stabilize your financial well-being. Follow the events for each day and adopt a new habit if you aren't doing the savings action already.

**Monday, February 27th—Save Automatically** — Saving money each month needs to be a fixed expense rather than something you might do if there is money left at the end of the month. You can set up an automatic deposit with your bank. Select a date and your bank can transfer money from a checking account into a savings.

**Tuesday, February 28th—Family Savings Day** — Talk with family members about establishing a regular savings habit. A child may want to save money to purchase a big ticket item. Let them experience the process of saving money for a goal. They learn first-hand, it takes time to save for big purchases.

**Wednesday, March 1st—Save for Retirement** — If you don't have a retirement savings plan, investigate options and start saving for retirement as soon as possible. Some employers offer a retirement savings. If you are as fortunate to have that benefit at your job, you can establish your own IRA. Many investment companies offer both Traditional and Roth IRAs. The US government now has a retirement IRA for everyday investors. Go to [MRA.gov](http://MRA.gov) for facts and details.

**Thursday, March 2nd—Save at Tax Time** — Instead of spending your tax refund, have it direct deposited into your savings account. If you need to use some of your refund to pay bills, you can file for a split refund and have money deposited into savings and checking accounts.

**Friday, March 3rd—Pay off High**

**Interest Debt** — Keeping a balance in a high interest credit card will counteract any money you are trying to save so the best strategy is to pay off the debt as quickly as you can. Make an effort to direct more money toward monthly payments. If you are expecting a tax refund, use it to power pay your debt as quickly as possible.

**Saturday, March 4th—Save for Emergencies** — Unexpected expenses like a car repair or replacing a hot water heater can put a dent in your credit card. And, there you are with another high interest debt that will take months to pay off and cost you more money due to interest! Saving money each month for unexpected emergencies will build a reserve of cash for unplanned events. You'll be able to pay for repairs without going into debt.

### Make the Pledge

Become a Saver by filing out a personal pledge to start saving now. go online to the America Saves website at [www.americasaves.org](http://www.americasaves.org) and sign up. You receive regular saving tips through your e-mail. It is up to you to begin your personal savings plan.

## START THE HABIT



Although interest rates on savings accounts are at an all time low, getting into the habit of saving

money will help you build an emergency fund. These funds help you cover unexpected expenses.

You may think you don't have enough money to save and invest, but you can find money if you pay

attention to your spending and find small amounts during your daily life to capture and direct toward saving. Here are a few ideas:

- **Pay off high-cost debts**— Doesn't sound like a direct

savings strategy? Paying off consumer debt with a high interest will save you money in the long run. Look at it this way, if you only pay the minimum payment on a \$3,000 debt at 19% interest, it will take 39 years to pay off and cost you \$10,000 in interest. Eye opening isn't it?

- **Deposit money into a savings account each paycheck**—Even if interest rates on savings aren't high, you will be building an emergency fund to cover unexpected expenses when they arise.
- **Limit your use of credit cards**—Try to charge no more than you can

pay off within a couple of months. The best way to use credit is to pay off the balance each month.

- **Save loose change**—Empty your pockets each night and count your money at the end of the month, then deposit it into savings.
- **Split your tax return**—Put half into a savings and apply the other half to credit debt or you're mortgage.
- **Research free or inexpensive entertainment**—Use newspapers and websites to learn about free or low-cost events.
- **Get a library card**—If you like to read, stop paying for books. Check them out from the local library,

then deposit the \$15 each month you would spend on purchasing paperback books and you will have saved \$180 by the end of the year.

- **Eat out less**—By reducing restaurant meals by two per month, you'll have \$30 to deposit which adds up to \$360 by the end of the year. If eating out for lunch is a regular habit and you want to take saving money up a notch, take your lunch for two days each week, saving \$15 per week and \$780 by the end of the year. Small amounts add up!

Go to [www.americasaves.org](http://www.americasaves.org) for more exciting tips!  
Reference: America Saves

## SAVING FOR RETIREMENT



It's never too early to start saving for retirement. In fact, the earlier a person begins saving for retirement, the less you'll have to put away. No matter how old you are, saving for retirement should be a top priority. In fact, the earlier a person starts in life, the smaller the contribution needs to be because time is a factor and it is true small amounts of money over time add up. Financial advisors recommend strategies for each decade of life. Be sure to share this information with young family members as they start in the workforce. Here is how it breaks down.

### Saving in Your 20's

Take advantage of retirement savings at your job if one is offered. If your employer offers a match plan where they contribute a percentage to match your contribution, take advantage of it. If you don't have a retirement benefit at work, look into opening an IRA. Whether you opt for a traditional IRA which gives you a tax break or a Roth, either will provide money in your retirement years. Learn all you can to

make an informed decision.

### Savings in Your 30's

Plan how much you will need to save for retirement. You may want to consult a financial advisor or use a retirement calculator tool. A great one to use is the Ballpark E\$timator. As your salary increases, consider gradually increasing the percentage you contribute toward your retirement. If you are only contributing to a retirement savings at work you may want to consider expanding your investments to include a play outside of work.

### Savings in Your 40's

This is the decade where you need to get serious about retirement. While you still have 20 years or so before you actually retire, you need to calculate how much you will need. Using a web based retirement calculator, you can determine how much you need to be putting away and adjust your contribution. Consider increasing your contribution to a retirement fund or add an additional investment. Another important step in your financial life is to pay off as much debt as possible in

this decade of life. If you are paying off large debts for years to come, it will give you less money for retirement contributions.

### Savings in Your 50's

This is the catch-up decade. You can make larger contributions to retirement and IRAs after 50 years of age. If you haven't started a retirement savings, it is never too late, so develop a plan to power save. If you have retirement savings, review your accounts to know when and how to withdraw money upon retirement. Also, make sure you are on target with your savings to last through retirement.

### Saving in Your 60's

Find a way to reduce your spending so that you can live within your means during retirement. Consider working a couple more years to boost your social security benefits, take those vacations you were postponing until retirement while you have an earned income to pay for them.

To learn more about saving for retirement, go to [www.Americansaves.org](http://www.Americansaves.org)

## FREE INCOME TAX PREPARATION



Confused about taxes and where to go to get them done? Search no longer you can have them done at the Extension Office. Volunteer Income Tax Assistance (VITA), an IRS outreach is here to help local residents with a gross income no higher than \$63,000. This is the fifth year Madison County Extension has partnered with the IRS to train local volunteers to prepare returns for moderate and low income residents. When you make an appointment, a volunteer will prepare and file our taxes for free.

Volunteers will be available week days and a few selected Saturdays by appointment to file returns. Call the Extension Office (973-4138) and an appointment will be scheduled with a VITA volunteer.

