



Family & Consumer News

Dear Consumers:

Spring arrived sooner this year, everything bloomed earlier due to a warm winter and many home gardeners were caught by surprise. The late cold snap did damage to fruit crops so summer peaches and blueberries may be in short supply. March brings National Nutrition Month and April is National Literacy Month, a time to sharpen your consumer skills in money management.

We are hosting a Volunteer Income Tax Assistance (VITA) site through April 18th. There is still time to make an appointment and have your return e-filed. For the latest information on consumer information, contact our office.

Sincerely,

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NATIONAL LIVING WELL MONTH



Raising kids, Eating right, Spending smart, Living well — that's the theme of National Living Well Month this March. Officially passed in 2005 by the U.S. Senate, **Living Well Month** is sponsored by the National Extension Association of Family and Consumer Sciences. The purpose of the week is to help people become aware of the educational programs and resources that are available through extension to improve the quality of life.

Whether you are looking for information in nutrition, food safety, money management, consumer rights or child development, the local Extension office probably has the answer. The University of Extension System has long provided researched

based information through classes, fact sheets, websites and mass media. Extension home economics education began in the early 1900's along with agriculture as a community outreach of the land grant university system. In the early years, home demonstration agents provided training in canning, sewing, meal planning and home management to adults in clubs organized throughout the county. Youth learned these skills through 4-H clubs. The goal was to help families maximize their resources to increase the quality of life for their families.

Although we still answer food preservation questions, county programs vary according to the needs identified by local advisory boards. Today, Extension family consumer science programs certify safe food handlers and child care providers; as well as teach classes in home buying, nutrition & wellness, money

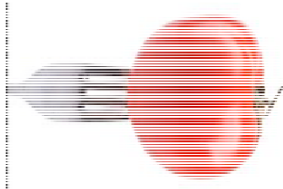
management, pre-marriage and parenting.

Madison County Extension is part of the University of Florida/

IFAS Extension Service. We are still in the business of educating individuals and families to build a

lifestyle that is healthful, nurturing and economically stable.

PUT YOUR BEST FORK FORWARD



March is National Nutrition Month, an observation launched in

1973 to bring attention of the American public the impact good nutrition has on our health and well-being. To celebrate the month observance, the Academy of Nutrition and Dietetics has adopted the theme, **“Put Your Best Fork Forward”**. This year, Americans are encouraged to make small changes one forkful at a time to help create a healthy eating style. UF/IFAS Extension Service has always been a part of the educational effort for National Nutrition Month.

Understand, the food we eat has a tremendous impact on our health. The 2015 Dietary Guidelines for Americans emphasizes small changes; one at a time can make a

great impact on your eating habits. Choose a wide variety of different foods from each of the food groups to supply the nutrients your body needs for growth and maintenance.

Key messages the Academy of Nutrition and Dietetics suggest include:

- Create an eating style that includes a variety of your favorite healthful foods.
- Cook more meals at home, you are better able to control ingredients such as sodium, fat and sugar.
- Keep your food intake in proportion for your personal height and weight. Consuming more calories than you need causes a weight gain.
- Be physically active every day. Find activities you enjoy and spend 20 to 30 minutes each day.

- Control your weight to reduce health risks.

During the month of March, challenge yourself to enjoy a variety of food, try foods you haven't tasted before and make healthy choices. A great place to start is to substitute high calorie potato chips and sodas with fruit, veggies and low-fat dairy foods to fill those in-between meal snacks.

If you don't eat breakfast, start a new habit. Try eating before you leave the house in the morning. Research shows that people are more alert and able to concentrate on the morning's work when they have eaten breakfast. Breakfast can be as simple as toast with peanut butter or cheese and a glass of orange juice. Try making a yogurt and fruit parfait; sprinkle a tablespoon of raw oatmeal between each layer and you'll have food from three food groups.

SNACKING CAN BE A GOOD THING



In case you think snacking is a bad habit you need to think

again. Snacks can provide vital nutrients and keep you from starving between meals. Think of a snack as a mini meal and choose fruit, vegetables, whole grain or low fat dairy foods. Snacking is a way to balance out your nutritional needs for the day.

Between meals, snacks should be routine for your children. Their stomachs just don't hold a lot of food and they often burn calories quickly with their level of activity during the day. Adults too, can run out of energy and need a small pick-me-up toward the end of the

work day.

Planned snacks will keep you from grabbing empty calorie foods like potato chips or cookies. Pack snacks and take them along with you for the day. Think food safety too, if you are taking yogurt, it needs to be refrigerated or packed in an insulated lunch bag with blue ice. Eat a snack when you are hungry and refrain from eating out of boredom.

The Academy of Nutrition and Dietetics formally the American Dietetic Association has some great snacking ideas using nutrient dense foods from MyPlate. Here are a few suggestions:

- ◆ Peel a banana and dip it in yogurt, than roll in crushed

cereal and freeze.

- ◆ Stuff a whole-grain pita pocket with ricotta cheese and Granny Smith apple slices.
- ◆ Make your own trail mix with cereal, dried fruit, nuts and place in a sandwich bag.
- ◆ Make a kabob using reduced-fat cheese and chunks of fruit.
- ◆ Dip apples slices in peanut butter.
- ◆ Melt low-fat cheese in tortilla and top with salsa.
- ◆ Layer vanilla yogurt with fruit and top with granola.
- ◆ Wrap a slice of turkey in a tortilla, add lettuce and a slice of red pepper.

A PRIMER ON EGGS



Easter time brings eggs into focus. Many consumers get very creative with their dyeing and decoration of eggs.

Have you noticed the selection of eggs in the grocery store lately? There are now many options, all with varied pricing, so it pays to be an informed consumer. Here are a few facts about eggs.

- ✓ **Size**—Egg size is determined by the weight of a dozen ranging from Jumbo to peewee. A dozen extra-large weighs 27 ounces while a dozen medium eggs weighs 21 ounces. There is a price difference, the larger the egg the higher the price. Many recipes call for large eggs, so

that size is a popular choice.

- ✓ A USDA grade stamp on the package certifies that the eggs were processed and packaged in a USDA-inspected operation.
- ✓ **Nutritional Value**—Eggs are high in protein and vitamin A, for only around 70 calories. They do have 300mg of cholesterol, a full day's limit, but remember egg substitutes are a good option.
- ✓ **Liquid Eggs**—Usually these are made with egg whites and additional ingredients to make them appear and taste like whole eggs. Because the yolk is missing, there is no cholesterol in this product. When scrambled, they appear

and taste just like a regular egg. For people trying to reduce their cholesterol intake this is a great way to consume eggs. Some brands of liquid eggs are made with whole eggs, so read the ingredient label.

- ✓ **Organic Eggs**—If labeled organic, producers follow the USDA's organic standards. They must be from free-range hens and their feed must have ingredients grown without pesticides, fungicides, herbicides or commercial fertilizer. The price is higher than regular eggs and you get the same level of nutrients.

Reference: American Egg Board and Communicating Food for Health

TAX REFUND—HAVE A PLAN BEFORE IT ARRIVES



If you are due a tax refund, make a plan and put it to good use. If you only put it

into your wallet, it will be spent quickly and you won't remember what you spent it on. UF Extension Specialist in family finances suggest there are many constructive things you can do with your tax refund. Here are some ideas:

- * **Get caught up on any bills you may be behind on.** Missing payments often result in fees or penalties whether it is a utility or credit card.
- * **Pay extra or pay down any outstanding credit card debt**—The average interest on a credit card is typically higher than average investment returns including the stock market. Therefore it may be faster to build wealth by decreasing debt than by simply putting the money into a savings account.

- * **Invest the money for the future**—If you have children that you would like to help with college, then placing this money into a college savings account such as a 529 plan is a great investment in your children. If they do not yet have an account set up, this is a great time to consider doing so with money that you did not expect. Remember that you can also use Form 8888 to split your tax refund and take some of those funds and add to your savings as well.
- * **Purchase something that you need**—Whether this is a part for your car or something you need for your home. Using this rebate to buy something you need may allow you to later use your regular income to buy something you want. But remember take care of your needs before your wants.
- * **Purchase something that the whole family wants**—

assuming you don't need to do any of the above, buy something the entire family would like to have. Consider using it to take a mini-vacation even if just for a day to spend some quality time with loved ones. This is something we often feel we can't afford to do with just our regular cash flows so this may be an incentive to invest in your family.

- * **Your Best Bet**—Put some of your tax refund toward financial security by paying off debt, planning for the year ahead and setting money aside for long-term goals.

Source: UF Extension

CELEBRATE NATIONAL FINANCIAL LITERACY MONTH



April is Financial Literacy Month. Established in 2006, it is

designed to focus attention on the need for awareness and education; consumers need to improve financial skills to better manage their personal finances. Literacy means knowledge and with our complex economy, it is imperative that we sharpen our skills to get the most for our money. Through education, we can improve spending and saving habits while increasing participation and contribution levels to retirement plans.

Whether you are entering the workforce or ready for retirement; planning for the future is critical. Throughout our life time, we are faced with many decisions on how we spend and use our money. It doesn't matter how much you make, it matters how you plan and direct your money. Many people do well with a modest income, while some high wage earners tend to spend all they make.

Financial literacy needs to start early in a child's life. Early decisions about how to spend an allowance gives a child practice in decision making skills. Parents can help kids practice the concepts of planned spending and saving for a future purchase.

Parents often wonder how to teach their children about money

management. The first step is to set an example a good example for your child to follow. Do you spend money without thinking? Are you careless and buy things on impulse? Do you make weekly trips to buy and let the kids add things to the basket? All of your habits send loud messages to your children.

A good practice is to begin talking about money. They don't need to know your income, but they should be aware the parents earn money that is used to pay bills and buy things for the family. Money is a limited resource and only goes so far. They need to see you pay bills and help with grocery shopping. If you use a debit card, explain how that money is subtracted from your account at the bank. If they see you writing checks or paying bills online, explain that process. They begin to get the concept that money comes in and is then used to feed, clothe and shelter the family.

A great activity to try is to put the kids in charge of recording the money you spend on a trip. It might just be a Saturday afternoon out, but let them keep track of the purchases and then add them up when you return home. Everyone sees the amount of money spent, and it may then inspire you to see if you could do another outing and spend less money. For example, on the next Saturday trip, you might want to pack a picnic and go to a public park and see how much fun you can have without spending too much

money. Again, at the end of the day, add up the total amount and have a talk to compare the two different experiences.

The allowance is always a big question for parents. Do you give kids money to use or should it be tied to chores? That is a personal family decision. Children do need to contribute to the upkeep of the family home and their chores should be age appropriate, but whether you pay by the chore or give a set amount each week is a family decision.

You may want to help your children set up a three jar money system. One jar is for spending. Another for saving and the third for charitable contributions. Let children save for something they want to purchase, they can even put more of their spending money into the savings jars to reach their goal faster, BUT no fair sneaking money from the charitable jar! While your child is saving money for the big purchase, help research the different retail outlets that sell the item to get the best price. All of the experiences help develop consumer skills of spending and savings.

As consumers, adults need to sharpen their shopping skill and learn all you can about managing money and making sound financial decisions. We have information at the Extension office to help you get organized and headed down the path of financial stability.

MAKE A PLAN TO GET OUT OF DEBT



too easy. The average household has five credit cards, owes almost

Credit card offers are easy and a convenient way to buy things you need. For many, using credit may be

\$8,600 in credit card debt and pays as much as \$1,000 in interest and fees per year. Many households also have loans from banks or finance companies.

Used wisely, credit is a valuable tool to help you reach important goals. If you don't pay attention, credit payments can quickly eat up a large part of your monthly income.

Paying for routine expenses and making minimum payments may be difficult.

Making only minimum payments does little to reduce your balance. Take, for example, a credit card with an 18% annual percentage rate and a \$1,000 dollar balance. Pay only the \$20 minimum you will take seven years and two months to pay

off the balance and it will cost an extra \$860 in interest. If you pay an extra \$50 per month, you will knock off more than five years and save \$650 in interest.

You can get out of debt quicker if you have a plan. Reducing your debt makes you more financially secure. It helps you to focus on your financial future and creates flexibility in case you have a financial setback. Below are a few steps to help you get started:

- ☆ **Stop using credit**—Do not take on new debt or charge any items that you cannot pay off in that month. Paying off debts is hard enough without constantly adding to what you already owe.
- ☆ **Leave your credit cards at home**—Better yet, cut them

up. If you must keep one credit card for emergencies or job-related expenses, use it only for that reason.

- ☆ **Decide if you can get out of debt on your own**—If you cannot easily afford minimum payments on your debts each month, or have fallen behind on your payments, you may need help.
- ☆ **Develop a repayment plan**—Ask each of your credit card providers for better terms. Your provider may be willing to reduce the interest rate on your credit card. If you are having serious problems contact a non-profit counseling agency.
- ☆ **Power pay your debts**—Make regular payments on

each debt. Apply the payment from a paid off loan to the next debt until all are paid. With power payments, you don't need extra money to succeed. Power payments help you repay your debts faster and with less interest.

Utah Extension created a computer program, **Powerpay** to help consumers organize a debt repayment plan. We have the program at the Madison County Extension office and will be glad to assist you with developing a debt reduction plan. We also have a number of fact sheets to help you get control of your money. For more information, call our office at 973-4138.

Reference: Extension

LEARN TO CONTROL YOUR MONEY



When it comes to money, you are in the driver's seat and it is up to you to manage all of your resources. Where does your money go? Do you let it slip out of your hands or do you control it? During Financial Literacy Month, make an effort to take charge of your money and other resources to achieve your goals and get from where you are to where you want to be.

If you want to control your money try some of these cost cutters. Distinguish between "needs and wants," consider your values, goals and all of your resources. Be aware of your alternatives for increasing income. Know when to use cash, checks or credit and decide upon the best person to keep the family's books and to pay bills.

You can save up to 15% of your take home pay by making the following spending plan that covers

your fixed expenses, flexible expenses, and funds for emergencies and future goals. Another 25 to 30% can be cut by shopping with a list, and doing comparative shopping.

Stretch your transportation dollars by practicing good driving methods and taking care of your automobile. Get regular maintenance and service checkups. Use your care owner's manual to plan maintenance. Make your car last longer by taking care of it and you will delay the need for purchasing a newer vehicle.

Compare insurance rates with different companies before making a choice of policies. Cut insurance cost by shopping for discounts, increasing deductibles and practicing good habits.

You can spend less by taking care of what you have. Use care—recycle, remodel and recreate. Same 20 to 30% of your food costs by eliminating waste. The average family wastes about 20% of food through improper storage, buying

too much when they eat out or not using leftovers.

Manage credit wisely. If you use charge accounts, try to buy at the start of the billing cycle so you won't be billed for 25 days. Pay in full before interest begins on accounts to save the interest fees.

Check your spending habits. Do you waste money? Try this exercise - for one week, whenever you take your wallet out, write down how much you spend. You may be shocked at the amount of money that leaves your pocket each week. We call these small amounts spending leaks, and they can add up to large amounts over time. Remember, a dollar a day saved is \$365.00 a year. Learn to substitute other resources for money. Try to borrow, share, switch, substitute, simplify and conserve goods and services. Money control is in your hands. It's up to you to make all your dreams come true by managing your resources.