Dear Consumers:

The next few months will be busy for families; March brings Living Well Month and National Nutrition Month. April is National Literacy Month, a time to sharpen your consumer skills in money management.

This newsletter provides current information on these topics and more. Please call our office for free fact sheets and information on Extension topics. Have a good spring.

Sincerely,

Diann Douglas
Extension Agent IV – CED
Family and Consumer Sciences

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 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. You 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.

March/April
2015

Inside this issue:

Food and Nutrition

National Living Well Month

Celebrate National Nutrition Month 2
Snacking Can Be Good For You 2
A Primer On Eggs 3

Consumer Issues

Tax Refund—Have A Plan Before It Arrives 3
Make Financial Literacy A Priority 4
Take Control Of Your Money 4
Choose Credit Cards Wisely 5

Up Coming Events 5
It’s time to think about your food choice and its impact on your health; March is National Nutrition Month and the focus is on a color splash for your plate. Sponsored by the Academy of Nutrition and Dietetics (formerly known as the American Dietetic Association) this campaign promotes healthful eating and practical nutrition guidance. Since it takes more than a village to get the message out, we in Extension are glad to be a part of the educational effort. Americans need to understand the food choices you make have a profound impact on your health and well being.

The Academy of Nutrition and Dietetics encourages Americans to step up today and make healthier lifestyle choices. Small steps add up to a big impact over time. This year’s theme, “Eating Right With Color”, gives us an easy way to focus on improving eating habits; simply include plenty of color on your plate. Adding colorful food to your plate not only makes the meal more appealing, but it guarantees a plate of nutrients. Each colorful food contributes different nutrients; get a variety of fruits, vegetables, whole grains, lean protein and low fat dairy food in each meal.

Get the most nutrition from your calories. Dietitians stress your body needs the right fuel for daily activities. The best way to get what you need is to enjoy a wide variety of nutrient-rich foods from all of the food groups each day. This insures you are getting a daily intake of carbohydrates, protein, vitamins, minerals and other essential nutrients.

SNACKING CAN BE GOOD FOR YOU

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 young 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 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 apple slices in peanut butter.
- Melt low-fat cheese in a tortilla and top with salsa.
- Wrap a slice of turkey in a tortilla, add lettuce and a slice of red pepper.

Eating in moderation will help keep a balance of calories. Most of us take in more calories than we burn during daily activities. Often the culprit is empty calorie food and beverages that are high in sugar and fat, but low in nutrients. Portion control will help balance your intake without cutting favorite foods completely out.

Find a balance between food and physical activity. The USDA 2010 Guidelines for Americans recommends physical activity every day along with eating right. Regular physical activity for a minimum of 30 minutes a day helps with fitness, weight management and reduces the risk of chronic diseases. If you can’t do 30 minutes, aim for 10 minutes of physical activity several times a day.
Have you noticed the selection of eggs in the grocery store lately? There are now many options, all coming with a price, 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 weigh 27 ounces while a dozen medium eggs weigh 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 USA 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.

Source: American Egg Board and Communicating Food for Health

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**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 539 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
Nationally, the economy seems to be improving, but some families are still experiencing economic struggles, you may find your money just doesn’t go as far as it used to. Some people are faced with smaller paychecks and even job loss. You may feel as if there is little you can do, everything may feel out of control and you fear the worst may happen — a very unsettled place to be.

In these uncertain times, you can’t control the current economic downturn, but you can control how you react to the economy and make a proactive plan for handling your finances. Barbara O’Neil, Financial Extension Specialist at Rutgers offer several strategies to help you take control of your personal finances.

Watch Your Spending—in hard economic times, it’s wise to live below your means. Easily translated, spend less than you bring home. You can trim a little in all of your spending categories and put money back each month for a rainy day fund — better known as an emergency fund.

Prepare a Spending Plan—a spending plan is a framework to guide you monthly finances. If you plan your spending and record money as you go, you will gain confidence in your ability to control your cash flow. Write down all fixed expenses (bills that are the same amount each month) and estimate your flexible expenses (bills that are a different amount each month). Include savings as a fixed expense. Ideally, a plan should balance income and expenses, but if find yourself short, look at those flexible expenses and begin to trim down. Buy less at the grocery store, cut the lights out when you leave a room, set your thermostat at 78 or 80 and use ceiling fans. Small changes add up to dollars saved in the long run.

Save Money—you can squeeze out a few dollars each week. Empty your change each night, bag your lunch instead of eating out. Put those dollars into a savings account to build an emergency fund.

Consider Professional Advice—if you are nervous about investing money or handling your retirement fund and not sure what to do, consider talking with a professional who is right for you and suits your needs.

Take Care of Yourself—stay healthy and you will eliminate health costs. It may be a matter of losing weight, exercising, eating better, controlling your diabetes or quit smoking. All will keep you from incurring health care expenses which can add up quickly.

Regardless of age, all consumers need to understand the decision making process of spending, saving and wise use of credit. Adults need to sharpen their consumer skills and learn about managing money and making sound financial decisions.

Reference: Rutgers Extension

April is National Financial Literacy Month, a designation passed by the U.S. House of Representatives to raise public awareness about the importance of financial education. Everyday Americans make financial decisions that affect our long term financial stability. According to supporters of the resolution, financial literacy is an issue that should command our attention because many Americans are not adequately managing their finances for education, healthcare and retirement.

According to national surveys, the savings rate is low, while Americans owe over $850 billion in credit card debt. To complicate matters, while the mortgage industry is slowly coming out of a crises, foreclosures are still high. All of these issues increase the need for consumer knowledge of money and finance.

Education is the key to help move Americans toward improved spending and savings habits and raise the level of money invested in retirement plans. And, it is never too early to encourage long-term savings for future goals. According to the National Endowment for Financial Education, surveys show as few as ten hours of education can influence the practices and financial knowledge of young people.

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, a simple piggy bank can be the first step.

Regardless of age, all consumers need to understand the decision making process of spending, saving and wise use of credit. Adults need to sharpen their consumer skills and learn about managing money and making sound financial decisions.

Reference: Rutgers Extension
With all the credit card offers out there, it is difficult to know which is a better choice. All credit is a debt, not an increase in your income, so you need to use credit wisely. Marketing gimmicks are endless; 0% interest for a period of time, prizes and great deals. It leaves you confused or constantly switching accounts. Bankrate.com offers a few tips to help you:

- **Do not get a card for the promotional prizes**—They are usually not a bargain.
- **Shop around**—Use multiple offers to your advantage, compare the annual percentage rate (ARP), late payment penalty fee, “bonus deals” etc.
- **Know the rules of your card**—Most cards have some pretty intricate rules that they require users to follow. Violate one and you could end up paying penalty fees, having your rate raised and damaging your credit record, which would increase the costs if you ever need to borrow money.

This means you have to read all that fine print that comes with the card.

- **Have your own rules for using the cards**—Decide ahead of time what the card is for and how you will pay it off when you do use it.
- **Protect your credit rating**—This is a record of your personal information and how you are handling your finances. If you make any mistakes, they stay on your record for years.

**Read the credit card statement as soon as it comes**—Are all of the charges yours? Are you being charged fees?

**Use a card, pay the balance**—Evaluate what you need and distinguish that from what you want.

**Forget cash advances**—Cash advances are very expensive, inefficient way to get money.

**Know that the card companies exchange information**—If you have more than one credit card account, make a mistake with one card and the other cards could raise your rates too.

- **Make more than the minimum payment**—Making minimum payment might take years or even decades to pay off a balance; don’t do it!
- **Be prepared to stand up for yourself once in awhile**—Be polite but do not back down when you talk to the card company, especially if they want to raise your rates or charge you a penalty or something. Let them know you are willing to switch companies and take your business elsewhere.
- **Look out for those warning signals of too much debt**—Balances can’t be paid off at the end of the month. The balance is growing even if you are not charging. Only minimum payments are being made.

Source: Bankrate.com

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**UPCOMING PROGRAMS**

**Catch the Silent Thief**

Learn all the latest on preventing osteoporosis.

May 5, 2015

6:00PM

At the Madison Extension Office

Register by May 1st

Call 973-4138 to register

**Basic Food Preservation**

May 26, 2015

6:00PM

At the Madison Extension Office

Call 973-4138 to register