



Cooperative Extension Service
Madison County
230 Duncannon Lane
Richmond, KY 40475
(859) 623-4072
Fax: (859) 624-9510
extension.ca.uky.edu

Nov-Dec 2023



Madison County Extension Homemakers Newsletter

*Happy
Thanksgiving*

MAKING A DIFFERENCE!

Dear Extension Homemaker,

There are many things to love about autumn: the air begins to cool down a bit, leaves change colors, and there are many special foods and fragrances that we associate with this time of year. However, autumn can also bring specific health concerns for some people. You can address your health concerns and still enjoy the season and all it has to offer.

Dry Skin - As the air cools, some people have more dry skin. To prevent cracking and itching, try to stay hydrated by drinking plenty of water, continuing to wear sunscreen when outdoors, and use a lotion or cream skin barrier to help moisturize skin when you get out of the bath or shower.

Decreased Immune Function - You may find yourself getting sick more as the seasons change. Stay up to date on all vaccines, wash your hands, and check with your doctor if allergy or cold symptoms become persistent.

Sleep Disturbances - Even though the days are becoming shorter, you may find that you are getting less sleep at night. This can happen as the season change affects circadian rhythms. Try to establish a consistent bedtime routine, plan to get at least seven to eight hours of sleep per night, and avoid screens once you turn off the lights.

Take advantage of the change in seasons to catch up on needed annual health exams as well. If you have not done so, schedule an annual physical, dental cleaning, and vision check. These strategies combined can help you have an enjoyable autumn and end the year well.

If you are interested in learning more about being proactive with your health at your next visit with your

provider, please reach out to me for information concerning health literacy and how to get the most out of your visits.

Don't forget we have a Health Fair coming up on December 2nd as well, which is a good opportunity for some routine check ups or vaccines (see details on page 4).

YOUR OPINION MATTERS! If you haven't already done so, please take our ten-minute survey to help us develop programs addressing the needs of Madison County. Visit: go.uky.edu/serveKY or call for a printed copy, 859-623-4072.

Wishing you a healthy and happy Thanksgiving!

Until next time,

Jessica Hunley,
Family & Consumer Sciences Agent
for Madison County
Hunley.jessica@uky.edu
madison.ca.uky.edu



The Extension Center will be closed for **Thanksgiving, Nov. 23-24.** We wish you a very safe and happy Thanksgiving! Also for winter break **Dec. 25-Jan. 1, and Jan. 15 for Martin Luther King Day.**



SPECIALTY CLUBS & GROUPS

December 1 through April 1 is considered "Winter months" for Extension. *What does that mean for you? No meeting shall start before 10:00 am*— this includes club members setting up food, etc., ahead of time. Starting December 1st, clubs/groups that have a regular starting time of 9 am, will move to 10 am. Also, please review **SNOW POLICY** below!

SEWING SALON (sewing) **1st and 3rd Mondays, 5:00-7:30pm** (**see note, Room 3. Questions, call Sarah Hart, 859-314-7626. ****NOTE: Class cancelled Nov. 6. Class will meet Nov. 20, Dec. 4, and Dec. 18.**

SEW MUCH OR SEW LITTLE (sew, knit, crochet, or whatever) **Normally meets 2nd and 4th Tuesdays, 10am-1pm**, Room 3, annex bldg. Questions, call Coetta Combs, 859-221-9846. ****NOTE: Class cancelled Nov. 14, and Dec. 26. Class will meet Nov. 28 and Dec. 12, ONLY.**

GIFTS FROM THE HEART (sewing; community projects), **Normally meets 2nd and 4th Tuesdays, 12-3pm** (**see note), Room 3, annex bldg., following Sew Much or Sew Little. Also every Wednesday, 10-4 at Southside Church on Lancaster Road in Richmond. Questions, call Chris Hannah, 859-779-5761. ****NOTE: Class cancelled Nov. 14, and Dec. 26. Class will meet Nov. 28 and Dec. 12, ONLY.**

GARDENERS OF MADISON COUNTY (gardening) Call Kathryn Bowers, 859-619-0166, Room B (main Extension Office). **Class will meet Nov. 8, and Dec. 13, 1-3PM.**

HAPPY SCRAPPERS (scrapbooking, paper crafts, crafting, etc.) 12-4pm, Room B, main office bldg. Questions, call Kathy Langosh, 859-756-3288. ****NOTE: New class dates due to holidays Nov. 29 and Dec. 20.**

PAPER KUTZ (paper crafting, cards, etc.) 3rd Thursday @ month, 6-7:45pm, Annex Building— **check board for room assignment.** Questions, call or email Connie Lawson, 859-582-5505, Clawson123@roadrunner.com. **Class will meet Nov. 16 and Dec. 21.**

CREATIVE HANDS (quilting) **10-1pm, Room 3, annex bldg.** Bring your sewing machine and a sandwich and quilt along with us. Questions, call Linda Calico, 859-582-2252. ****NOTE: No Class on November 2. Class will meet Nov. 16, Nov. 30, Dec. 7 and Dec. 21.**

KRAFTING WITH KAY 10am-noon, Room B, **November 28:** Join Kay for a "surprise" craft session!

COOKING WITH KAY 11am—1pm, Room B, **December 12th:** Join Kay for another cooking through the calendar presentation.

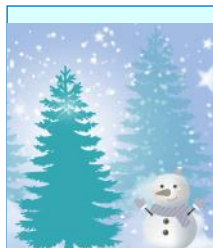
DON'T MISS A THING! We post all classes, events and important information on our Facebook page and website along with the monthly newsletter!

Following us online is an easy way to stay "in the know" with Madison County Extension FCS and Kentucky Extension Homemakers' Association:

- **Madison County Family & Consumer Sciences on Facebook @MadisonCoFCS** or <https://www.facebook.com/MadisonCoFCS/>
- **Check out our County website for information on all program areas:** <http://madison.ca.uky.edu/>

SAVE THE DATE . . .

- ◆ **NOVEMBER 15 reminder for Homemaker Clubs with bank accounts:** Deadline to file **IRS Form 990n** must be e-filed for any Homemaker Club with a bank account!
- ◆ **Extension Homemaker Board Meeting, January 18, 2024, 2-4 pm**, Room B - time to get together and plan the 2024 Annual Meeting—if you would like to help, please attend!
- ◆ **Homemaker's Spring Craft Fair: March 23**
- ◆ **Extension Homemaker Annual Meeting, April 30** (luncheon) with Cultural Arts Competition on Monday, April 29



SNOW POLICY:

If Madison County Schools are closed due to inclement weather, all homemaker, 4-H and horticulture meetings, clubs and workshops are cancelled for that day and evening. In some cases, these events may be rescheduled. If in doubt, please call **859-623-4072**. School closings are broadcast on TV, radio, and we always try to post our closures on our Facebook page.

LEADER LESSON



SEASONING WITH SPICES

Should I buy whole versus ground spices? Which are the best ones to have on hand while cooking? You may hear often that spices are a great way to add flavor without additional sodium and fat, but how? Join us for this lesson where we will learn about various spices, how to incorporate them into your favorite dishes, and enhance flavor while cooking!

We look forward to seeing you!

November 30, 2023*

10:00 am - noon

Madison County Extension Service
230 Duncannon Lane - Richmond, KY 40475

* PLEASE NOTE DATE CHANGE
(ORIGINALLY SCHEDULED FOR 11/29/23)

EVERYONE IS INVITED!

REGISTRATION: Call 859-623-4072



Next Leader Lesson:

- **Self-Care and Self-Pampering**, Wednesday, January 24, 10 am (Room B).

BLUEGRASS AREA CULTURAL ARTS

Congratulations to our Bluegrass Area Cultural Arts Winners! Of the 18 items that went onto the Bluegrass Area competition in Carlisle, we had 10 blues, 6 red, and 1 white! Congratulations to our very talented homemaker members on their success! Blue Ribbon Winners will go onto the KEHA State level next May, 2024. They are:

- **Terry Griffin:** Counted Cross-Stitch 14ct (pictured), and Quilts/machine pieced/quilted
- **Betty Scheiderman:** Beading Non-Jewelry/Wearable and Holiday Décor/Winter
- **Shirley Rice:** Apparel/quilted, Embroidery/machine, and Holiday Décor/Autumn
- **Debbie Arnett:** Art-3D/Sculpture
- **Marylene LeFurgy:** Crochet/Thread



**Annual Homemaker Membership Drive-2024
Extended to November 30, 2023**

The 2023 Annual Homemaker dues for all club and mailbox members are being accepted at the Extension Office and extends through **November 30, 2023**. Please use the remittance form below. **Note**—no cash will be accepted. If you have already renewed — THANK YOU!!!!

Extension Homemaker Renewal or Gift Certificate (circle one)

Member's Name: _____ Dues: **\$9.00**

EMAIL & Phone: _____

Address: _____
street city zip code

If gift, given by: _____

(If this is an anonymous gift, please indicate given by "a friend".)

Be sure to send this completed form along with **\$9.00 (check or money order only)** to:
Madison County Extension Homemakers, P.O. Box 270, Richmond, KY 40476-0270.



UK Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

YOU ARE INVITED TO
Christmas
WITH EXTENSION

Join Jessica & Amanda for a fun class
with crafts, food, and a lil learning too!

WEDNESDAY, DECEMBER 6, 2023
10AM- 12PM

Madison County Extension Office
RSVP @ (859) 623-4072

Madison County Cooperative
Extension presents:

Beginner friendly!

Cook with me!

FREE!

Recipes and Ingredients provided!

Tuesday, November 21, 2023 @ 5:00PM


230 Duncannon Lane
Richmond, KY 40475

Bring your family of littles out to the Extension Office for a dinner night and cook together!

*class is intended for families with children ages 4 and up!

**class will meet once a month: next date is January 23rd at 5 PM.

To sign up or for more info contact: Jessica Hunley
(859) 623-4072
hunley.jessica@uky.edu




UK Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.

COMMUNITY HEALTH FAIR

Saturday December 2nd 10AM- 1PM

A community healthcare collaboration!

Wellness supports such as:

- Glucose checks
- Blood pressure checks
- HIV testing
- Diabetes support
- Women's health
- Behavioral health
- Dental health
- Sexual violence support
- Senior Care support
- HANDS program
- Extension Resources

Free Vaccines: Covid, Flu, Tdap & Shingles!

Free Covid Tests and NarCan

Come meet local community resources for a wide variety of health needs!

Madison County Extension Office
230 Duncannon Lane
Richmond KY 40475

LAUGH AND LEARN PLAYDATES

2023-2024 Playdates SCHEDULE

November 10	no class today @SJE	Waco 1:30PM
January 12th	Whitehall Elementary@10AM	Waco 1:30PM
January 19	Shannon Johnson 10:30AM	Waco 1:30PM
February 9th	Whitehall @ 10AM	Waco 1:30PM
February 16	Shannon Johnson 10:30AM	Waco 1:30PM
March 8th	Whitehall @ 10 AM	Waco 1:30 PM
March 22	no class today	Waco 1:30 PM
April 12th	Whitehall @ 10AM	Waco 1:30PM
April 19	Shannon Johnson 10:30 AM	Waco 1:30PM

For more info contact:
Jessica Hunley- FCS Agent
hunley.jessica@uky.edu

HOSTED AT LOCAL ELEMENTARY SCHOOLS!



PARENTS PLACE

If you are interested in being a part of our parenting group(s) or have any questions, need referrals, or just to talk things out, call Pam Francis at 859-623-4072, or email psfr222@uky.edu

GAP— (Grandparents As Parents): As we settle into Fall and the weather cools down, GAP returns to the **Richmond Library in Room 138 on November 1st from 11 AM to 1PM.** Each month, members bring something for our fellowship meal. Due to discussions, children do not attend GAP during the school year. We share parenting tips, resources and a potluck meal. New members are always welcome to join us. For more information, please contact Pam at 859-623-4072. Please.

SMALL FRIENDS: Our next Small Friends meeting will be on **November 21st at the Madison County Cooperative Extension Office in Room 1 from 10:30 AM to Noon.** Small Friends is for little ones from ages prenatal to age 4... and those who love and care for them. We share play time, a fun craft, story time, and a healthy snack. In the midst of all the fun and giggles, there is time for adults to have conversations to build relationships. If you might have questions on attending ages, or to RSVP for set up and supplies: please contact Pam.

PARENT MATTER: Parenting encouragement: Meets first Tuesday of the month from 10-11:30 am at the Richmond Library, Room 136, and the second Tuesday of the month at the Berea Library meeting room from 10 to 11:30 am. We are using research based curriculum: **Active Parenting**, by Michael H. Popkin, PhD. These groups are for parents only; new members welcome. Please contact Pam for questions and reservations, 859-623-4072 for supplies and set up. Coffee and tea provided.

KEYS TO GREAT PARENTING (KGP): Keys is a **FREE** 10-week course designed for all parents, grandparents, to be parents, caregivers, relatives as parents, teen parents, single parents, and foster parents. This is an informal gathering of parents to learn and grow in a supportive and encouraging community. Children do not attend classes and child care is not provided. For questions and/or to register call Pam Francis, 859-623-4072

December Meetings: Please call Pam for any of the above meeting times in December, 859-623-4072.

NOVEMBER / DECEMBER 2023

HEALTHY CHOICES

FOR HEALTHY FAMILIES

PARENT CORNER

The joys of cooking with kids during the holidays

With special treats and family gatherings, this is the perfect time to teach your child about cooking! Kids not only will get to try the new foods they make, but they also get a big boost when they see family and friends eating their creations. Cooking with your children now helps them learn how to make healthy meals.

Safety precautions

To be safe, cover a few ground rules before getting started in the kitchen. Teach kids to wash their hands with warm, soapy water while singing "Happy Birthday" two times to wash away germs.

Teaching basics

To start cooking, teach your child basics. This could be as easy as cracking an egg or setting out each item needed for a favorite holiday recipe. Teach your child how to measure the right amount of each ingredient. Also show them the types of utensils you might need.

Look who's cooking!

Keep your children eager to cook. Choose tasks of holiday recipes based on their skills. Here are some ideas.

- **3- to 5-year-olds:** mix and stir snap green beans, tear lettuce for a salad, press cookie cutters
- **6- to 7-year-olds:** shuck corn, use a vegetable peeler, crack eggs, measure ingredients
- **8- to 9-year-olds:** use a can opener, juice citrus fruits, check the temperature of foods with a thermometer, pound chicken on a cutting board



- **Children aged 10 and older:** slice or chop vegetables, boil potatoes, microwave foods, bake foods in the oven, simmer ingredients on the stove.

Allow your child time to slowly master cooking methods. Start with easy steps such as rolling dough, using a cookie cutter, or spreading frosting. Give them time to complete each step from pouring liquids into the batter to baking them in the oven. Teach cooking skills such as baking versus broiling and how to cook many kinds of dishes.

Source: Adapted from <https://www.eatright.org/homefoodsafety/safety-tips/holidays/the-joy-of-cooking-with-kids-during-the-holidays>



NOVEMBER / DECEMBER 2023

HEALTHY CHOICES FOR HEALTHY FAMILIES

Maximize those leftovers!

If you end up making a big meal for your loved ones, chances are that you'll have leftover food. Don't forget the power of leftovers to help save you stress and money this holiday season! Most people agree that turkey dinner leftovers are just as good the second or third day. Most guests will be glad that you are feeding them. They will not blame you for serving them leftovers — even if they were there for the first meal.

To use your leftovers "as is," follow these tips:

- Remove any meat from the carcass or bone. Cut it into small pieces. Store it in shallow containers in the refrigerator or freezer.
- Use all leftovers within four days or freeze for later use.
- Reheat leftovers to 165 degrees F, or until hot and steaming.

Source: <https://extension.umn.edu/save-money-food/holiday-food-budget>

- 2 teaspoons vegetable oil
- 1/2 cup onion, chopped
- 1 garlic clove, finely chopped (or 1/2 teaspoon garlic powder)
- 4 carrots, chopped
- 2 celery stalks, chopped
- 2 potatoes, chopped
- 1 can (14.5 ounces) no-salt-added diced tomatoes
- 2 cups water
- 2 cups cooked turkey, chopped
- Salt and pepper (optional, to taste)
- Italian seasoning or oregano, basil or thyme (optional, to taste)

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Heat oil in medium saucepan. Add onion, garlic, carrots, and celery and stir for 2 minutes.

Turkey Stew

3. Add potatoes, tomatoes, and water to pan. Bring to a boil, then lower heat and simmer 30 minutes or until vegetables are tender. Add turkey and cook another five minutes or until heated.
4. Season to taste before serving.
5. Store leftovers in the refrigerator within 2 hours.

Number of servings: 4

Serving size: 2 cups

Nutrition facts per serving: 270 calories; 4g total fat; 1g saturated fat; 0g trans fat; 55mg cholesterol; 150mg sodium; 32g total carbohydrate; 6g dietary fiber; 7g total sugars; 0g added sugars; 25g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 25% Daily Value of potassium

Source: What's Cooking? USDA Mixing Bowl

TURKEY FAQs:

- **BUYING:** Frozen turkeys will keep up to one year. Vacuum packaged fresh turkey has a shelf life of up to 10 days. Figure 1.25 lbs. per person for generous portions and leftovers.
- **THAWING:** Best done on a tray in the refrigerator. Figure 24 hours for each 5 lbs. of weight. Cold water immersion method, second choice, place wrapped turkey in sink and cover with cold water, changing water every 30 minutes. Allow 30 minutes per pound. **DO NOT thaw at room temperature!!!**
- **WASH YOUR HANDS, SINK, COUNTER, PLATES, COOKIE SHEET, REFRIGERATOR SHELF,** and anything else that has touched the raw turkey or had turkey juice on it. Use HOT water and soap.
- **STUFFING:** Ready ingredients a day ahead. Store dry items at room temperature. Keep produce in refrigerator. Don't overstuff as dressing expands. **Stuffing should reach internal temperature of 165°F.**
- **ROASTING:** Cook bird breast side up on a rack in a shallow pan. Cover with loose aluminum foil tent and insert meat thermometer through foil into inner thigh muscle. Cook in a 325°F oven. **DO NOT cook at a lower temperature. Cook until meat thermometer reads 180°F.**
- **AFTER: REMEMBER THE 2-HOUR RULE:** Refrigerate everything within two hours after removing from oven or range top. Cooked turkey may be refrigerated up to 3-4 days. If you freeze the turkey, use within three months.

Loaded Beef Stroganoff



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

Nutrition facts per serving:

270 calories; 4.5g total fat; 1.5g saturated fat; 0g trans fat; 30mg cholesterol; 610mg sodium; 38g total carbohydrate; 3g dietary fiber; 6g total sugars; 0g added sugars; 22g protein; 0% Daily Value of vitamin D; 6% Daily Value of calcium; 15% Daily Value of iron; 10% Daily Value of potassium.

Source:

Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service

6. Cook the ground beef mixture, stirring often until the onion is tender and the beef reaches an internal temperature of 165 degrees F as measured by a meat thermometer.
7. Add mushrooms. Cook until mushrooms are tender (about 5 to 8 minutes).
8. Stir in flour and cook for 2 minutes.
9. Stir in beef broth, peas, and carrots. Bring to a simmer and cook about 5 minutes, until the mixture thickens. Remove from heat.
10. Once the mixture stops simmering, stir in the Greek yogurt, salt, and black pepper. Add cooked egg noodles and combine. If mixture is too thick, add milk or beef stock until reaching the desired consistency.
11. Serve immediately. Sprinkle with parmesan cheese when serving, if desired.
12. Refrigerate leftovers within 2 hours.

Note: To reheat leftovers, add a little beef broth or milk before warming.

Makes: 10 servings
Serving size: 2 cups
Cost per recipe: \$13.87
Cost per serving: \$1.39

- 12 ounces egg noodles (choose whole-wheat if available)
 - 1 pound lean ground beef
 - 1 large onion, chopped
 - 2 tablespoons garlic powder
 - 8 ounces sliced white mushrooms
 - 1/4 cup all-purpose flour
 - 32 ounces (or 4 cups) low-sodium beef broth
 - 1 can (14.5 ounces) no-salt-added peas, drained
 - 1 can (14.5 ounces) no-salt-added sliced carrots, drained
 - 1 1/2 cups plain nonfat Greek yogurt or light sour cream
 - 1 1/2 teaspoons salt
 - 1 teaspoon black pepper
 - Parmesan cheese (optional)
1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
 2. Wash fresh produce under cool running water. Cut to prepare for the recipe.
 3. Cook egg noodles according to package directions while preparing the other steps. Drain.
 4. On the stove, preheat a large pot on medium heat. Add the ground beef, onion, and garlic powder.
 5. Wash hands after handling raw meat.

Slow Cooker Buffalo Chicken Stuffed Sweet Potatoes



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

Nutrition facts per serving:

210 calories; 6g total fat; 3g saturated fat; 0g trans fat; 65mg cholesterol; 270mg sodium; 18g total carbohydrate; 3g dietary fiber; 5g total sugars; 0g added sugars; 19g protein; 0% Daily Value of vitamin D; 2% Daily Value of calcium; 6% Daily Value of iron; 15% Daily Value of potassium.

Source:

LaToya Drake, Program Coordinator II, University of Kentucky Cooperative Extension Service

9. Before returning the shredded chicken to the slow cooker, mix cornstarch and water together and add to the slow cooker. Whisk until thickened. Return chicken to the slow cooker and combine with the sauce.
10. When sweet potatoes are done cooking, split each one open and top with a portion of shredded buffalo chicken.
11. Drizzle optional topping over the finished sweet potatoes and chicken, and top with green onions, if desired.
12. Refrigerate leftovers within 2 hours.

Note: To make an optional blue cheese cream topping, mix 8-ounce nonfat plain Greek yogurt, 1/3 cup blue cheese salad dressing, 2 tablespoons low-fat milk, and 1/4 teaspoon ground black pepper in a small bowl.

Makes 6 servings
Serving size: 1 potato with chicken
Cost per recipe: \$8.82
Cost per serving: \$1.47

- 1 pound boneless skinless chicken breast
- 6 small sweet potatoes
- 1 bunch green onions, chopped (optional, for topping)
- Low-fat Greek yogurt, low-fat sour cream, or low-fat dressing (optional, for topping)

Buffalo sauce:

- 1 tablespoon hot pepper sauce
- 1 teaspoon paprika
- 1/4 teaspoon cayenne pepper*
- 1 teaspoon garlic powder
- 1/2 teaspoon onion powder
- 2 tablespoons unsalted butter, melted
- 1 tablespoon vinegar
- 2 tablespoons water
- 1/2 tablespoon cornstarch + 1 tablespoon water

*For a hotter sauce add another 1/4-1/2 teaspoon cayenne

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Rinse sweet potatoes under cool running water and set aside.
3. Add raw chicken to a slow cooker.
4. In a small bowl combine all buffalo sauce ingredients, reserving cornstarch. Pour sauce over the chicken.
5. Cover slow cooker with lid and cook on high heat for 4 hours or on low for 6 to 8 hours.
6. About 45 minutes before the chicken is done, preheat the oven to 425 degrees F.
7. Place sweet potatoes on a baking sheet and bake until tender, about 40 to 50 minutes.
8. When chicken is fully cooked, remove it from the slow cooker and shred it.

THIS MONTH'S TOPIC: MONEY TRANSFER APPS

Money transfer apps are a convenient way to send money to others. Despite the benefit of convenience, there are tax implications and risks to using money transfer apps. When using these services, be careful to avoid payment mishaps and scams. Always research money transfer apps before using them to ensure that the app you choose is reputable.

WHAT ARE MONEY TRANSFER APPS?

You may have heard of apps such as Venmo, Cash App, Zelle, or PayPal. These apps allow for person-to-person money transfers directly from your account to the recipient. Convenience is a large draw for these apps, as they make it easy to send money without having to carry cash or swipe a card. For example, you can easily repay a friend for covering your lunch if you forget your wallet, or you might pay a babysitter when you don't have cash on hand.

TAX IMPLICATIONS

Money transfer apps often allow you to make a note of what the payment is for or indicate if a transaction is personal or for business. The app might need to report transfers related to a business expense. So, labeling transfers can keep personal transactions from being counted as income, such as a friend paying you back for dinner.



PAYMENT MISHAPS

Have you ever sent an email or text message to the wrong person? This mistake can happen with money transfer apps too, but with your money! Only use money transfer apps for people you know well and can verify their identity.

Some apps have security measures built in to avoid paying the wrong person, such as with a recipient's phone number or email address. Always double check that the recipient is who you intend them to be before sending money. Some apps allow the recipient to send you a request for payment. Others will allow you to add friends or contacts. Consider sending a small "test" amount first, such as \$1, to ensure it goes to the correct person before sending larger sums.

MONEY TRANSFER APPS ARE AN EASY TARGET FOR SCAMMERS BECAUSE OF THE QUICK NATURE OF THE TRANSACTIONS



AVOIDING SCAMS

Money transfer apps are an easy target for scammers because of the quick nature of the transactions and the difficulty of getting money back once it has been sent. Common scams include promise of product, loved one in need, and fake customer support scams.

Promise of product scams are when a scammer requests payment and promises a product with no intention to deliver. Promised items might include concert tickets, puppies, or other items sold on online marketplaces. Always research a seller to ensure they are reputable or wait until you have the product in hand before transferring money.

Loved one in need scams involve a scammer pretending to be a loved one in crisis requesting you immediately send money. These scams prey on your emotions. Always take time to verify the situation before acting. For example, if you received a message on social media, their account may have been hacked. Call your loved one before you consider transferring money.

Fake customer support scams can be tricky to spot. Scammers pose as representatives from a money transfer app or company. They

send emails, texts, or make phone calls that seem legitimate, but they ask for your personal information or account details. Always seek customer support directly through the app or company website, and never disclose personal information if you receive unsolicited contact.

If you suspect a scam, report it to help stop the scammer. Visit <https://reportfraud.ftc.gov/> to file a report with the Federal Trade Commission.

REFERENCES:

Consumer Financial Protection Bureau. <https://www.consumerfinance.gov/about-us/blog/helpful-tips-using-mobile-payment-services-and-avoiding-risky-mistakes/>

National Credit Union Administration. <https://mycreditunion.gov/about-credit-unions/products-services/mobile-payments-wallets/person-to-person-payment-apps>

Taxpayer Advocate Service. <https://www.taxpayeradvocate.irs.gov/news/tas-tax-tip-use-caution-when-paying-or-receiving-payments-from-friends-or-family-members-using-cash-payment-apps/>

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Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu



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