

Madison County Extension Homemakers Newsletter

MAKING A DIFFERENCE!



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

January 2024

Dear Extension Homemaker,

I hope you have had a wonderful holiday season spending quality time with family and friends and enjoying plenty of delicious meals! It has been a wonderful time for my crew. As we journey into the deepest part of winter, winter days and long dark nights have many of us yearning to stay inside where it is warm and cozy.

Getting family or friends together to share a soothing cup of hot tea is a simple way to create an atmosphere of warmth. Time together can



provide social and emotional benefits, and drinking unsweetened tea can provide several health benefits.

Regularly drinking tea may help reduce your risk for heart disease and protect teeth from tooth decay. Other potential benefits include supporting weight loss and reducing the risk of cancer. These health benefits are attributed to the variety of flavonoids in tea. Flavonoids are a variety of chemicals naturally found in plants that protect the body from inflammation and damage.

Tea comes from the *Camellia sinensis* plant. The processing methods determine the variety, flavor, and aroma of tea. Common varieties of tea include black, green, oolong, and white. A cup of tea has about half the caffeine of a cup of coffee, but the caffeine content ultimately depends on the type of tea and the brewing process.

Follow these simple steps to brew the perfect cup of tea:



Use one tea bag or 1 to 2 teaspoons of loose tea for every cup of tea. If you're using loose tea, put the leaves in a tea strainer. Bring cold water to a boil.

As soon as the water begins to boil, pour it over the tea.

Brew times vary depending on the variety of tea. Brew black tea for four minutes, oolong tea for three minutes, green tea for two minutes, and white tea for one minute. Longer brew times will produce a stronger flavor than shorter brew times. Sip and savor the comfort of enjoying a warm cup of tea.

Be sure to check out the rest of this issue for more info on events and happenings to keep you involved and connected when you feel like getting out of the house throughout the next few weeks.

Until next time,

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

The Madison County Extension office will be closed for Martin Luther King's Birthday on Monday, January 15th.



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!

MONDAY NIGHT SEWING SALON (sewing) normally meets 1st and 3rd Mondays, 5:00-7:30pm, Room 3. Questions, call Sarah Hart, 859-314-7626. **NOTE: NO MEETINGS IN JANUARY DUE TO HOLIDAYS!**

SEW MUCH OR SEW LITTLE (sew, knit, crochet, or whatever) 2nd and 4th Tuesdays, 10am-1pm, Room 3, annex bldg. Questions, call Coetta Combs, 859-221-9846. **NOTE: NO MEETING ON JANUARY 23!**

Paulette Edster, Family Development & Sewing Chair, has added a Sew Much or Sew Little **Bear Work Day** in February, and arranged for an **International Dress Sewing Day** in March—see Sewing Corner details on page 4.

GIFTS FROM THE HEART (sewing; community projects), 2nd and 4th Tuesdays, 12-3pm, 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: NO MEETING ON JANUARY 23!**

CREATIVE HANDS (quilting) 1st and 3rd Thursday @ month, 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.

NEW GROUP! SOUTHSIDE SLOW STITCHING (knitting, crochet, cross-stitch, English paper-piecing, embroidery or macrame) 1st and 3rd Mondays, 2-4pm, at Southside Church on Lancaster Road. Next meeting is January 15th, at 2:00pm. Questions, call Terri Cooper, 859-866-4380.

GARDENERS OF MADISON COUNTY (gardening) Call Kathryn Bowers, 859-619-0166, 2nd Wed @ month, 1-3PM, check Board for room assignment.

PAPER KUTZ (paper crafting, cards, etc.) 3rd Thursday @ month, 6-7:45pm, check board for room assignment, main office bldg. Questions, call Connie Lawson, 859-582-5505, clawson123@roadrunner.com.

HAPPY SCRAPPERS (scrapbooking, paper crafts, crafting, etc.) 4th Wednesday @ month from 12-4pm, Room B, main office bldg. Bring your work in progress

and catch up. Questions, call Kathy Langosh, 859-756-3288.

DON'T MISS A THING! 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/>



SNOW POLICY: If inclement weather closes the Madison County Schools, then all homemaker clubs, 4-H clubs, horticulture classes, Leader Lessons, and other workshops will be cancelled. In some cases, these events may be rescheduled. If in doubt, call **859-623-4072**. Tune into local news broadcasts and radio stations for school cancellations. We will also post closures and delays on our Facebook page, [Madison County Extension Office](https://www.facebook.com/MadisonCountyExtensionOffice), or check our website for the Facebook feed, madison.ca.uky.edu.

From now until April 1st, no class will start before 10 AM to allow us enough time to plow the parking lot, shovel sidewalks, and spread salt when needed. Please be careful and remember *walk like a penguin in ice and snow!*



SAVE THE DATE . . .

- ◆ **Extension Homemaker Board Meeting, January 18, 2024, 2-4 pm, Room B** - Time to get together and plan the 2023 Madison Co. Extension Homemaker Annual Meeting! Everyone's invited. RSVP if you'd like to come, 859-623-4072.
- ◆ **International Dinner, TBD.**
- ◆ **Madison County Extension Homemakers Annual Meeting, Tuesday, April 30th** (Luncheon); Cultural Arts competition, Monday, April 29th.
- ◆ **2023 KEHA State Meeting May 7-9, Bowling Green.**

LEADER LESSONS



**Self-Care
Self-Pamper
Leader Lesson**

Join us on
Wednesday,
January 24th at
10 am, Room B
for this important
lesson!

Call to reserve your space: 859-623-4072



**MADISON COUNTY EXTENSION
HOMEMAKER SCHOLARSHIP**

Beginning January 1, applications will be available for the 2023 Extension Homemaker Scholarship. The \$1,000 scholarship is awarded to a graduating senior of a Madison County High School or homeschool, who plans to major in Family and Consumer Sciences, Agriculture, or Horticulture. Call the office or check with the high school counselors for applications which are due no later than **April 1**.

May 7-9, 2024

Blazing the Way with KEHA

Make plans to attend the 2024 KEHA State Meeting
at Sloan Convention Center
and Holiday Inn University Plaza in Bowling Green!



<https://keha.ca.uky.edu/content/state-meeting-information>

CANNING MEAT
demonstration

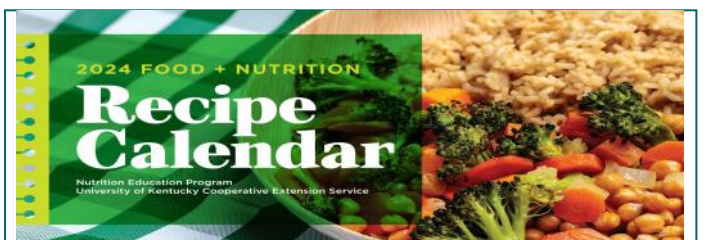
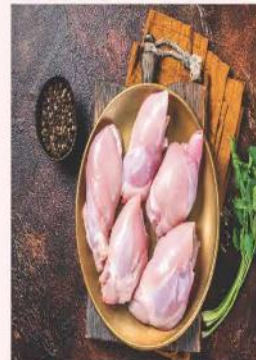


January 31st @ 10AM

✓ Madison Co Extension Office
230 Duncannon Lane
Richmond KY 40475

✓ featuring Bourbon Co FCS
Agent:
Kay Denniston

Call the Madison County
Extension Office to sign up:
(859) 623-4072



The 2024 Food & Nutrition Recipe Calendar is available starting January 2nd. We have a limited supply and it is not mailed out. Please come by the office at your earliest convenience to pick up a copy while they last. Also available in Spanish. First come first served; we do not hold them.



Sewing Corner

BEAR DAY
February 13, 2024
10am—3pm
Annex Bldg.

We need your helping hands! What can you do? We have bears in various stages of completion. Some need to be stuffed, some need faces embroidered on them, and some hand sewing still needs to be done. Finally, we will iron on labels to complete the project.

Please come help us make these bears ready to be given to a deserving child! Bring your lunch and plan to stay awhile. No reservation necessary.



INTERNATIONAL DRESS SEWING DAY

March 19, 2024
10am—3pm
Annex Bldg

We will be sewing dresses for girls in Africa. All materials and instructions are provided and all fabrics are already cut and ready to assemble. Rita Hardman from Fayette County will lead this program, we just need your sewing skills! If possible, bring your own sewing machine and essentials (thread, scissors, seam ripper, needles and pins). If you do not have a swing machine, it will be provided. We will also receive information on how to make little boys' pants and sanitary napkins. Bring your lunch.

Please call if you plan to come, 859-623-4072.

KEHA CULTURAL ARTS & HERITAGE 2023-24 KEHA BOOK LIST

Please help compile our next KEHA Book List (to be available July 1, 2024) by suggesting discussion-worthy, well written books, published in the past 3 years. Books should be submitted from the following nine categories:

- Arts
- Fiction
- Religion and Spirituality
- Biography
- History
- Travel
- Family and Consumer Sciences
- Kentucky
- Classics and Old Favorites (may be older than 3 years)

Please submit your suggestions by March 15, 2024, to the current State Cultural Arts and Heritage Chair:

Preferred method (click or scan):	Or E-Mail information to:	Or MAIL information to:
<p>Qualtrics Link for KEHA Book List Submission</p>  <p>https://uky.az1.qualtrics.com/jfe/form/SV_9YtS76F4dfITNWe</p>	<p>seiterbarbara@yahoo.com</p> <p>mailto:seiterb</p>	<p>Barbara Seiter 8669 Valley Circle Drive Florence, KY 41042</p>
<p>Questions? call Barb at (859) 653-7655</p>		

If submitting by email or mail, please include the following information:

- **Category (from list above) –**
- **Name of Book –**
- **Author –**
- **Year Published –**
- **Short Description (3 or 4 sentences, use back if necessary) –**

Handbook p.44

KEHA STATE CREATIVE WRITING CONTEST Deadline: March 1st

March 1st is the deadline to enter the State Creative Writing Contest. This is for paid members only. Categories include poetry, memoirs, and short story. For entry information and guidelines visit KEHA.org and look under Cultural Arts in the handbook section of the KEHA manual, pages 37-39, or call us for a form, 859-623-4072.

PARENTS PLACE

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

NOTE: See Snow Policy on page 2.

GAP - Grandparents As Parents: Our GAP meeting for **January 3** will be at the Richmond Library in Room 138, 11am-1pm. If interested, please give Pam a call for reservations and meeting information. 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.

SMALL FRIENDS: Our next Small Friends meeting will be on **January 16** at the Madison County Cooperative Extension Office in Room 1 from 10:30 AM to Noon. We will be celebrating Winter for that month. Small Friends is for little ones from ages prenatal through age 5, 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 contact Pam.

PARENT MATTER (Parenting Encouragement):
Richmond Library, Room 136—first Tuesday @ month, 10-11:30 am.
Berea Library Meeting Room—second Tuesday @ month, 10 to 11:30 am.
 We use research based curriculum: *Active Parenting*, by Michael H. Popkin, PhD. These are parents only meetings; new members welcome; coffee and tea provided. Contact Pam for questions and reservations, 859-623-4072.

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. Our new start date for KGP is for **January 4** at the Extension Office. For questions and/or to register call Pam Francis, 859-623-4072.

LAUGH AND LEARN PLAYDATES

2023-2024 Playdates SCHEDULE

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

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

Madison County Extension Homemakers
ART & CRAFT MARKET

230 DUNCANNON LANE RICHMOND KY 40475

SATURDAY MARCH 23RD 10AM TO 4PM

HANDMADE ITEMS
 ART • JEWELRY • CUSTOM CRAFTS

VENDORS SETUP (w/ 8-10 AM)
 MEMBERS: \$25/ TABLE
 NONMEMBERS: \$30/ TABLE
 CHECKS PAYABLE TO:
 MADISON COUNTY EXTENSION HOMEMAKERS

CALL THE MADISON CO. EXTENSION OFFICE TO SIGN UP!
 (859) 623-4072

SAVE THE DATE

3 21 24 GAP
Conference for Grandparents

20th Annual Bluegrass Regional Grandparents Raising Grandchildren Conference


Please join us in Lexington, the one of the most informative and exciting celebrations of grandparents and relatives rearing in Kentucky. This conference includes workshops, speakers, legal consultation, resources, exhibits and more!

WE WILL BE BACK AT THE NEWLY RENOVATED CLARION HOTEL, 1956 NEWTOWN PIKE, LEXINGTON, KY

For more information and to view helpful resources, please visit our website at www.gapofky.org
 Follow us on Facebook: Grandparents as Parents Conference

SAVE THE DATE: 20th Annual Bluegrass Regional Grandparents Raising Grandchildren Conference will be back on **March 21, 2024**, Clarion Hotel in Lexington. For more information and reservations, visit, gapofky.org

PARENT HEALTH BULLETIN

 Cooperative Extension Service



JANUARY 2024

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins:
<http://fcs-hes.ca.uky.edu/content/health-bulletins>

MADISON County Extension Office
 230 Duncannon Lane
 Richmond, KY 40475
 (859) 623-4072
<https://madison.ca.uky.edu>

THIS MONTH'S TOPIC:

TALKING TO YOUR CHILD ABOUT WORLD CONFLICTS



Perhaps your child has come home from school worried about current world events, or they have seen a snippet of the evening news recently and have questions. Talking with kids about violence and world conflict (like what's happening in the Middle East and Ukraine) can be hard, but it is important. As caregivers, we want to help them make sense of what's going on in the world and keep them away from disturbing content.

Before having a conversation about an event or conflict, take some time to learn about who is involved. Read multiple perspectives on why there is a conflict. This often requires some historical context.

Continued on the next page ➔

Cooperative Extension Service

Agriculture and Natural Resources
 Family and Consumer Sciences
 4-H Youth Development
 Community and Economic Development

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or receipt of resolution for prior civil rights activity. Reasonable accommodations of disability may be available with prior notice. Program information may be made available in languages other than English.
 University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating
 Lexington, KY 40506



Disabilities accommodated with prior notification.

Let your child talk about their feelings without judgment or negative response.



➔ Continued from the previous page

It is helpful to lead off a conversation by asking your child what they have heard and what questions or concerns they have. This can help tailor your conversation to answer your child's questions. You can better address a particular facet that is on their mind. It can also give you an opportunity to correct any misunderstandings that they have.

Let your child talk about their feelings without judgment or negative response. It can be helpful to repeat back to them your understanding of their feelings. It is OK to tell your child how these things make you feel, too. Fear, worry, anxiety, or stress are normal and valid reactions to violence and chaos.

Answer your child's questions as best you can with age-appropriate information. Avoid graphic details or real-world images if possible. It can be helpful to show children on a map where a particular country is or where there are boundaries between countries. You can also point out where they live so they will understand how near or far they are from the war.

Try to avoid giving more information than children ask for. They may come back with more questions later. Then you can give more information about a specific concern. End the talk by telling

them that you are there to protect them, help them, and look out for their best interests.

Encourage children to come to you first with their questions, instead of looking online or at media coverage. All children should have limits to what kind of content and how much social media and online information they see. This is particularly important when it comes to violence and war. Photos and videos can produce traumatic responses for those seeing it. Consider setting strict guidelines on news sites. Continued viewing can intensify feelings for children and adults alike.

If your child asks about ways to help, consider options such as collecting supplies for local refugees or emergency responders, or hosting a fundraiser. Look for positive news stories that highlight ways other people are helping, too.

REFERENCE:
<https://kidshealth.org/en/parents/talk-about-middle-east.html>

ADULT HEALTH BULLETIN

Written by:
 Katherine Jury, MS
 Edited by: Alyssa Simms
 Designed by: Rusty Manseau
 Stock Images:
 Adobe Stock



GET CREATIVE IN THE KITCHEN: MAKE YOUR OWN SOUP

Step 1:

Chop a medium onion

Step 2:

Choose 1 protein or dairy food

- 1 16-ounce can of beans (kidney, pinto, black, white, chickpeas, etc.)
- 1 pound ground or minced beef, chicken, ham, sausage, etc.
- 1 16-ounce can of beef, chicken, ham
- 1 cup of grated cheese

Step 3:

Choose 1 or more fresh, frozen, or canned vegetables — 2 to 3 cups chopped

- Celery
- Green pepper
- Green beans
- Carrots
- Peas
- Corn
- Zucchini
- Squash
- Mushrooms
- Broccoli
- Cauliflower
- Cabbage

Step 4:

Choose 1 or more broth or base liquid — 4 cups

- 2 16-ounce cans of vegetable, chicken, or beef broth
- 4 cups of water and 4 cubes vegetable, chicken, or beef bouillon
- 1 16-ounce can of crushed or diced tomatoes and 2 to 3 cups of water
- 4 cups of milk and 4 cubes bouillon

Step 5:

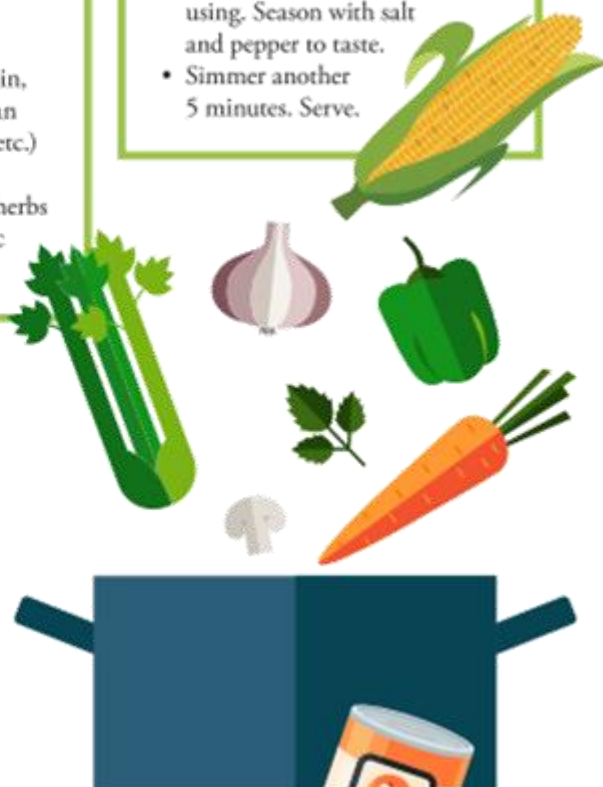
Choose 1 or more seasonings

- 2 to 3 teaspoons of dried herbs (oregano, basil, cumin, chili powder, thyme, Italian seasoning, garlic powder, etc.)
- Bay leaf
- 2 to 4+ tablespoons fresh herbs
- 2 to 3 cloves minced garlic
- Salt and pepper to taste

Step 6:

Directions

- Place a large pot over medium heat. Spray pan with cooking spray.
- Add onion and cook, stirring frequently until slightly browned. Add 1/4 cup of water to prevent sticking, if necessary.
- If using a meat as the protein, add to the onion and brown.
- If using cheese for the dairy in step 2, add during the last five minutes of cooking.
- Add remaining ingredients (except fresh herbs).
- Cover pot and simmer 20 to 30 minutes until meat is cooked and vegetables are tender.
- Add fresh herbs, if using. Season with salt and pepper to taste.
- Simmer another 5 minutes. Serve.



Adapted from: Utah State University, Create Better Health SNAP-Ed. Basics of Cooking: Create a Soup.

Source: University of Kentucky, Healthy Choices for Every Body Curriculum, #209, 2022



OUR FREE, NATIONALLY ACCREDITED AND RECOGNIZED DIABETES EDUCATION WORKSHOPS ARE NOW AVAILABLE

Get the latest information on taking care of your diabetes. Develop a healthy eating and activity plan that works for you. Get tips on taking medication and reducing your risks for short and long-term complications.

Madison County Health Department
216 Boggs Lane Richmond, Ky.

Part 1 Wednesday January 24, 2024 1:00-5:00 pm
Part 2 Thursday January 25, 2024 1:00-5:00 pm

For Information & Register
Call 859-228-2044



Guide to Portion Sizes

How much is one ounce equivalent of grains?

- 1 slice of bread (70 calories)
- About 1 cup of ready-to-eat cereal (plain corn flakes = 100 calories)
- ½ cup cooked cereal, rice or pasta (95 calories)
- ½ hot dog or hamburger bun (62 calories)

What amount counts as 1 cup of fruits or vegetables?

- 2 cups of raw leafy vegetables (10 calories)
- 1 cup of cooked vegetables (20 calories)
- 1 cup of fruit or vegetable juice (90 calories)
- 1 medium apple, banana, orange or pear (90 calories)
- ½ cup dried fruit (109 calories)

1 cup of fruits or vegetables equals...

2 cups raw leafy vegetables



or 1 orange



What is considered 1 cup from the dairy group?

- 1 cup of milk or yogurt (1 cup skim milk = 90 calories)
- 1½ ounces of cheese (155 calories)
- 2 ounces of processed cheese (155 calories)

How much is 1 ounce equivalent from the protein group?

- 1 ounce of cooked meat, poultry or fish (3 ounces lean beef = 143 calories)
- ¼ cup of cooked dry beans = 1 ounce meat (105 calories)
- ½ ounce of nuts = 1 ounce meat (260 calories)
- 1 egg = 1 ounce meat (80 calories)



PlanEatMove.com

Visit the Plan, Eat, Move website for farmers' market information and delicious recipes using your farmers' market produce.



THIS MONTH'S TOPIC: UNDERSTANDING THE COST OF CONVENIENCE

Our society moves at a fast pace. Most any purchase is available at the push of a button, making delayed gratification a concept of the past. The question is ... what does all this convenience really cost?



SPENDING LEAKS

Benjamin Franklin is noted for saying, "Beware of little expenses. A small leak will sink a great ship." Spending leaks are small, seemingly innocent purchases that add up over time. These spending habits have the potential to drain our budgets if gone unchecked. Spending leaks can be part of our normal routines, which can make them difficult to spot.

Examples of common spending leaks include specialty coffees, takeout food, delivery services, impulse and "one-click" buys, digital downloads, streaming services, alcohol, or even hobbies. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

CONVENIENCE IS COSTLY

Examples of spending leaks common to many individuals and families are food and grocery

deliveries. Services like DoorDash, Uber Eats, GrubHub, Instacart, or even local pizza and grocery delivery, have become household staples. Using these "convenient" services significantly increases the final bill when you consider additional charges such as service and delivery fees and driver tips.

OTHER COMMON LEAKS

Other common convenient spending leaks include unused auto-drafted memberships and subscriptions. For example, streaming or cable services. You could save \$150 to \$200 a year by cutting one rarely used streaming service with an average cost of \$15 a month. Or maybe you joined a gym but never go. If monthly membership is \$55, that's \$660 automatically deducted from your account each year.

WHAT IS CONVENIENCE COSTING YOU?

Delivery Service	Base Cost for Order	Added Fees, Delivery Cost, & Driver Tip	Total Cost for Delivery	Total Cost for Convenience	Annual Cost for Convenience if Only Ordered Weekly
To-go meal dashed to your house	\$25.57	Service Fee \$ 2.56 Delivery \$ 5.99 15% Tip \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	Service Fee \$ 3.90 Delivery \$ 8.49 15% Tip \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	Delivery \$ 4.99 15% Tip \$ 6.42	\$ 49.20	Extra \$11.41 (23% of bill)	\$ 593.32

Use the chart above to take a closer look at a few estimated costs of convenience and what you could save annually by choosing pickup verses delivery.

PLUG SPENDING LEAKS

Track purchases. Keep a spending diary to become more mindful of your spending habits. Track every purchase regardless of size, including recurring bills, and note your method of payment (e.g., cash, debit card, credit card, app, online payment check). Look for possible "leaks" among frequent purchases.

Examine receipts. If deliveries are common in your household, use app or email receipts to review past orders. Then determine how much extra you paid in recent service and delivery charges. What could you have done with this money instead?

Analyze auto-drafts. List monthly and annual auto-drafts, then assess how frequently you use each service. Be wary of sneaky online subscriptions that "hide" in other accounts, such as through PayPal, Apple settings, or Amazon Prime. Or they may include "free" trials you forgot to cancel. Review monthly bank, credit card, and/or money transfer app statements to help you identify any unused auto-draft service, subscription, or membership that you should cancel.

Say "No" to Easy Pay. Disable one-click purchase options that save your financial information. Instead, enter your information at checkout. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Written by: Nichole Huff | Edited by: Kelly May and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123rf.com

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



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2024-2025 LEADER TRAINING IDEAS

Name or Club Name: _____

We are seeking ideas for Leader Lessons you would like in the 2024-25 year. Please suggest as many as you like and return by Friday, February 16, 2024.

Lesson:	Suggestion
HOUSING	
FOOD & NUTRITION	
HEALTH & WELLNESS	
FINANCIAL MANAGEMENT	
FAMILY LIFE	
CLOTHING/SEWING	



Big Blue Book Club is back with ***Heartland: A Memoir of Working Hard and Being Broke in the Richest Country on Earth*** by Sarah Smarsh. This book is an eye-opening memoir about working-class poverty in America. Our discussions will help participants understand the impact that economic hardship and inequality have on our communities. *Heartland* is a descriptive and emotion-packed retelling of the author’s and her family’s intergenerational experience of America’s wealth gap.

The first Big Blue Book Club series for 2024 will be **April 11, 18, and 25**. Each Thursday morning session will be presented via Zoom at 11 a.m. EDT. We will record the sessions, so if you aren’t available during the day, you are welcome to participate via the recording.

Registration will open at 9 a.m. EST on Feb. 1 at <https://ukfcs.net/BBBC24book1>. *The link will not be active until registration opens.* The first 200 registered participants will receive a free copy of the book. Pick up your free book at your local Extension office after you receive notification that you are one of the book recipients.