



MONTGOMERY COUNTY

Family & Consumer Sciences Newsletter

FEBRUARY

Hi ladies and gentleman,

I am back from maternity leave. I hope everyone had a lovely holiday season. Mine was filled with both cuddles and chaos.

I am excited to resume programming. We are offering Cooking Through the Calendar once again this year beginning Wednesday, February 21st at 12pm. You will find the flyer on page 3 for more information. If you would like to register, please call the office to sign up.

Don't forget about Licking River Area Leadership Day. It is held in Mason County on Tuesday, February 6 at 10am. Please call the office to register if you plan to attend.

The next Homemaker Council Meeting is scheduled for Tuesday, February 13th at 10am.

The leader lesson for this month is Disaster/Trauma Emergency Health Cards (enclosed).

Laugh and Learn Playdate will resume in March. They are scheduled for the 3rd Friday of each month.

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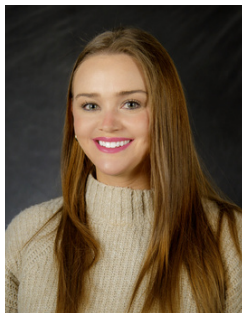
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Happy Valentine's Day

Sarah Congleton

Sarah Congleton



CEA for Family & Consumer Sciences Education
106 E Locust Street
Mt. Sterling, KY 40353
859-498-8742
Sarah.Congleton@uky.edu



My cute valentines!
Life is busy but great with two kiddos.
Henry is the best big bro and Jones is the happiest baby!



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

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LEXINGTON, KY 40546



Disabilities accommodated with prior notification.

LICKING RIVER AREA

LEADERSHIP TRAINING DAY



Join us in Mason County for Leadership Lesson Training Day. This day is for any & all Homemakers. It is a fun (FREE) day of learning the lessons for the year, leadership training & fellowshiping with other Homemakers. Call your local Extension Office if you would like to attend. At least 1 member from each club is encouraged to attend.

Lessons Include:

- ✓ Radon
- ✓ Savor the Flavor with Herbs
- ✓ Generational Differences

Tuesday Feb 6th (Snowdate Feb 27th)
Beginning at 10:00 AM
Mason Co, Extension Office
800 US HWY 68
Maysville, KY 41056

**Register at your local
Extension Office!
Please register by Feb
1st!**

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MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Disabilities
accommodated
with prior notification.

COOKING THROUGH THE
Calendar

Wednesday, February 21, 2024
12:00pm - 1:00pm
Montgomery County Extension Office

For more information on how you can attend these FREE cooking classes, please contact your local Cooperative Extension office:

**106 E Locust Street
Mt. Sterling, KY 40353**

**For more information: Sarah Congleton,
Sarah.Congleton@uky.edu
859-498-8741**

**Registration required;
Call the office to sign up!**



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

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ADULT

HEALTH BULLETIN



FEBRUARY 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>

THIS MONTH'S TOPIC

WHEN AND WHERE TO GET MEDICAL CARE



The types of medical providers has changed rapidly over the past several years. From company name changes and insurance coverage shifts to pop-up clinics and telemedicine, it can be confusing to know which type of provider best suits your needs.

For serious emergencies, always call 911. For example, if you or a person in your care has any of the following:

- isn't breathing or is turning blue,
- is unconscious,
- is having a seizure,
- has a serious allergic reaction,
- has a broken bone that sticks out through the skin,
- took an unknown amount of medicine, or
- has a large cut that won't stop bleeding.

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If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center.



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Other serious situations need medical attention but may allow for you to transport yourself or someone in your care to an emergency room (ER) or hospital emergency department (ED). Go to an ER if you or someone in your care:

- has trouble breathing,
- has a stiff neck and a fever,
- is experiencing a continuous fast heartbeat,
- ingested a poison, drug, or unknown substance,
- has a head injury and is vomiting,
- has an eye injury, or
- has a serious burn.

Call your primary-care provider's office with any health-related questions or nonurgent health concerns. They can help you decide what steps to take and how. Call for problems such as a fever, ear pain, a sore throat, belly pain, vomiting or diarrhea, a headache that doesn't go away, possible dehydration, rash, wheezing, or a lasting cough. Calling your regular provider for these kinds of concerns supports "continuity of care" (always seeing a provider who knows you).

If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center. Urgent care centers can manage the same problems as your regular health-care provider. These centers also can provide services like X-rays, stitches, and splints.

Telehealth, or telemedicine, are virtual "visits" to a health provider using your phone or

computer through an app or website. You can talk to a provider face-to-face — and the provider can see you on the screen. Your regular health-care provider or health system may provide telemedicine services, and some health insurances offer telemedicine providers. You may want to consider a telemedicine appoint for problems such as:

- rashes
- minor cuts or burns
- pink eye (conjunctivitis)
- colds
- fever
- mild allergic reactions
- vomiting
- diarrhea

If you receive care in an ER, at an urgent care center, or through a telemedicine visit, follow up with your primary-care provider afterward. That way, your provider has the most up-to-date information about your condition and can continue any needed follow-up care.

REFERENCE:

<https://kidshealth.org/en/parents/emergencies.html>

**ADULT
HEALTH BULLETIN**

Written by:

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Adobe Stock



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

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

THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



ULTRAFICO

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

EXPERIAN BOOST

Experian is one of the three credit reporting bureaus, and it offers its own free service

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Disabilities accommodated with prior notification.

THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

VANTAGESCORE

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

A NOTE OF CAUTION

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

REFERENCES:

<https://www.fico.com/ultrafico>

<https://www.experian.com/consumer-products/score-boost.html>

<https://www.vantagescore.com/consumers/how-credit-scores-work/>

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

May 7-9, 2024

Holiday Inn University Plaza
1021 Wilkinson Trace, Bowling Green, Kentucky 42103
Phone: 270-745-0088 (group code KEH for conference rate)
Standard room \$126 + tax (1-2 people)
"Triple" room rate is \$181 + tax (3 people per room)
"Quad" room rate is \$236 + tax (4 people per room)
NOTE: If attendees are planning to make a reservation for multiple people in a single room, each with different payment methods, and require separate receipts with individual information, please opt for a shared reservation. Kindly provide all names and payment details during the booking process or upon check-in. This will help to ensure a smooth and personalized experience for all attendees. Make your reservations by April 6, 2024, to secure the conference rate.

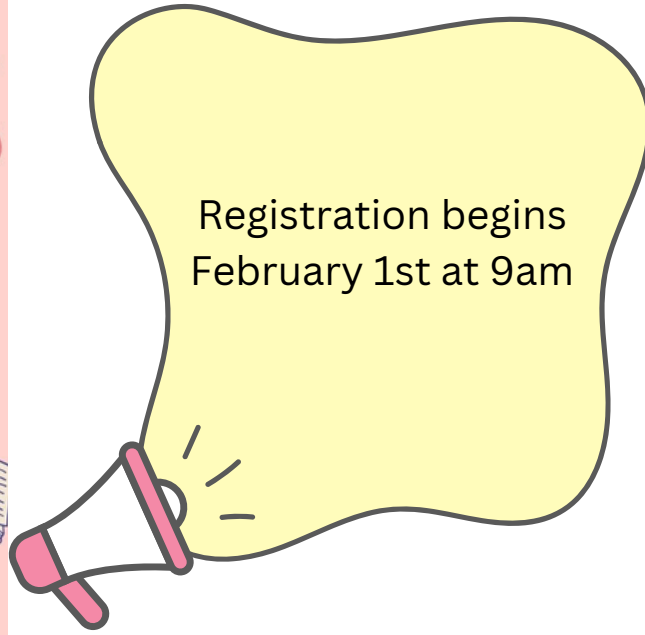
BIG BLUE BOOK CLUB IS BACK!

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](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.

WE ARE EXCITED TO READ WITH YOU THIS YEAR!



Registration begins
February 1st at 9am