

MONTGOMERY COUNTY

August 2024

FAMILY & CONSUMER SCIENCES NEWSLETTER



Happy August!

1. Homemaker Council Meeting is Tuesday, August 13 at 10:00am.
2. Cooking Through the Calendar is Wednesday, August 21 at 12:00pm.
3. Homemaker Leader Lesson is Tuesday, August 27 at 10:00am.

Modern Homesteading 2
Homemaker Leader Lesson 3
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Health Bulletin 6-7
Recipe 8



Sarah Congleton

Sarah Congleton

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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 reprisal or retaliation for prior civil rights activity. Reasonable accommodation 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



Modern Homesteading Series

Food Preservation Workshop

Enjoy the taste of fresh-picked produce throughout the year!

Few things taste better than fresh picked produce. Savor the flavor of summer's bounty throughout the year and save money on groceries by preserving fresh fruits and vegetables.

Join us for a one-day hands on food preservation workshop.

Topics include:
Pressure Canning
Boiling Water Canning
Freezing

DID YOU KNOW?

Reasons to Preserve:

- Save money
- Reduce food waste
- Limit sugar and salt
- Follow family traditions
- Sense of satisfaction
- Get better-tasting foods

that dried fruits can be stored for months and make for a healthy snack alternative to help maintain energy throughout the day?



Thursday, August 29
@ 10:00am
Montgomery County
Extension Office
104 E Locust Street
Mt. Sterling, KY 40353



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Lexington, KY 40506



Disabilities accommodated with prior notification.

Licking River Area

HOMEMAKER LEADERSHIP TRAINING

TUESDAY, AUGUST 27, 2024 AT 10:00AM
MONTGOMERY COUNTY COOPERATIVE EXTENSION OFFICE
104 E LOCUST STREET
MT. STERLING, KY 40353






**PLEASE REGISTER
BY
TUESDAY, AUGUST 20!**

Join us in Montgomery County for the Leadership Lesson Training Day. This day is for ANY and ALL Homemakers. It is a fun (FREE) day of learning for the lessons for the year, leadership training, and fellowshiping with other Homemakers.

Call your local Extension Office if you plan on attending.

At least one member from each club is encouraged to attend.

Lessons include:

-  Time Well Spent: Organized Tips
-  How to get out of the Mealtime Rut
-  Composition of Photography

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accommodated
with prior notification.

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

AUGUST 2024

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

THIS MONTH'S TOPIC: MAXIMIZING COLLEGE SAVINGS

College is an attractive choice for people who want to gain specialized knowledge and skills that can improve career prospects and personal growth. Many students rely on financial aid to help pay education-related expenses. Also, a combination of college savings and exploring ways to save before and after college can help with the overall cost.



SAVING BEFORE COLLEGE

To go to a four-year public university in Kentucky, the average cost for tuition, fees, room, and board is around \$27,500 per student per year. Begin saving for college early. Kentucky has accounts like a KY Saves 529 plan (<https://www.kysaves.com/>). You can use these tax-advantaged accounts to save money that you can use for college expenses including books, computers and laptops, housing, tuition, and fees. You can use a 529 to pay for college, graduate school, trade and vocational school, and apprenticeship programs. 529 plan earnings and withdrawals are tax-free, making it a tax-advantaged option for college savings.

In addition to saving, you can help pay for school with scholarships. Scholarships are free money awarded for various reasons, including

needs-based, community-sponsored, major-specific, and merit-based scholarships. A merit-based scholarship, like the Kentucky Educational Excellence Scholarship (KEES) program, provides money to students who do well in high school to go toward college expenses. The Kentucky Higher Education Assistance Authority is dedicated to improving students' access to higher education. Visit <https://www.kheaa.com/web/scholarships-grants.faces> for more information about KEES and other state-specific scholarship opportunities.

Along with scholarships, check to see whether you qualify for other free money, including grants, by filling out the Free Application for Federal Student Aid (FAFSA). This will also help you decide if you need student loans to close the gap in affordability.

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MAKING COLLEGE AFFORDABLE TAKES PLANNING AND SAVVY USE OF AVAILABLE RESOURCES



SAVING AFTER COLLEGE

Many students practice responsible borrowing by repaying their student loans. If you borrow money to pay for college, make sure you update your physical address and email address so you receive important communication from your lender. If you are currently repaying student loans or will begin making payments soon, research all your repayment options. Different repayment plans may provide different advantages, including paying off loans at different speeds depending on financial needs and income.

Consider how your job or career choice may provide additional benefits, including Public Service Loan Forgiveness (PSLF). If you work in public education, nonprofit,

law enforcement, child and family service agencies, or the U.S. military, you may be eligible for PSLF.

Making college affordable takes planning and savvy use of available resources. No matter where you are in your educational journey, the U.S. Department of Education Federal Student Aid website is a good place to start. From completing the new FAFSA application, to exploring repayment plans and PSLF or forgiveness options, learn more at <https://studentaid.gov/>.

REFERENCE:

Hanson, M. (2024.) "Average Cost of College & Tuition" EducationData.org, <https://educationdata.org/average-cost-of-college>

Spotlight: Military Families in Kentucky

Did you know that more than 80,000 service members and their families live in Kentucky? This includes more than 17,500 spouses and nearly 29,000 children. The Post-9/11 GI Bill can provide additional cost savings to service members and dependents to save on education expenses. Learn more at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>.

If you're a professional who works with military families, visit <https://oneop.org/> to learn more about professional development available to you through a partnership with Cooperative Extension and the U.S. Department of Defense.

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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



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ADULT

HEALTH BULLETIN



AUGUST 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

ARE YOU UP TO DATE ON VACCINES?



August is National Immunization Awareness Month, observed each year to highlight the importance of routine vaccination for people of all ages. Vaccines provide protection against severe illness, disability, and death from 15 different infectious diseases such as influenza (flu), pneumococcal disease, herpes zoster (shingles), hepatitis A, hepatitis B, HPV-related cancers, tetanus, and pertussis (whooping cough).

Seasonal influenza (flu) is a respiratory virus that infects tens of millions of people every year in the United States. An annual flu vaccine helps prevent infection and decreases your chances of being hospitalized or dying if you do get sick. Flu vaccines also protect from flu-related pneumonia and flu-related heart attacks or stroke — complications that are especially dangerous for people with diabetes or chronic heart or lung conditions.

Continued on the next page ➔



An annual flu vaccine helps prevent infection and decreases your chances of being hospitalized or dying if you do get sick.



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Hepatitis B is a serious, potentially deadly infection of the liver caused by the hepatitis B virus (HBV). There is no cure, so it is important to receive the vaccine that prevents HBV infection, as well as the chronic liver damage and cancer that hepatitis B can cause.

Human papillomavirus (HPV) is a leading cause of cervical cancer and can cause other types of cancer in both women and men. The HPV vaccine keeps you from being infected with the virus or passing it to others, protecting you and them from the immediate effects of the virus as well as from the various cancers it can trigger.

Despite the benefit of vaccines, 3 out of every 4 adults are missing one or more routinely recommended vaccines. During the COVID-19 pandemic, many people got behind on routine vaccines, because of missed or rescheduled annual well exams or routine physicals. Many children and adults who delayed vaccination during the pandemic are still behind schedule. It is crucial that everyone takes steps to get back on schedule with their routine immunizations, to be protected against disease and severe illness.

Adults may be confused about what vaccines they are supposed to get and if they are up to date. Some vaccines only require one dose, while others may require more than one, or need to be given yearly or so many years apart. There are also certain

vaccines that are recommended for people with specific jobs, and for travelers who are going to a part of the world where certain types of diseases exist.

Are you up to date on all the vaccines that you need? How can you know? Your health-care provider can tell you about recommended vaccines and which vaccines may be helpful for you. Additionally, the CDC has a helpful chart of all adult vaccines and who may need to get them, based on your age and lifestyle. You can find the chart at <https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html> or search “CDC vaccine schedule” on the Internet.

If you are not sure about which vaccines you have received, your doctor, employer, or local health department may have your vaccine records. There is no central database for adult vaccines, but the provider who gave you the vaccine will keep a record. There are also blood tests that can check to see which diseases your body has immunity to and which you may need a vaccine for to help build immunity.

REFERENCE:

<https://www.cdc.gov/vaccines/adults/reasons-to-vaccinate.html>

**ADULT
HEALTH BULLETIN**

Written by:

Katherine Jury, MS

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

Adobe Stock





Peanut Butter Oatmeal Bites



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

- 1 cup creamy peanut butter
- 2/3 cup unsweetened applesauce or 2 large very ripe bananas (or half of each)
- 1/3 cup brown sugar
- 2 teaspoons vanilla
- 2 teaspoons cinnamon
- 2 cups quick oats
- 3/4 cup dried fruit (cranberries, raisins, apples, dates, etc., or a mixture)
- 1/2 cup chopped nuts, pepitas (pumpkin seeds), or sunflower seeds (or a mixture)

1. Wash hands with warm water and soap, scrubbing at least 20 seconds.
2. Preheat the oven to 350 degrees F.
3. Line two large baking sheets with parchment paper and set aside.
4. In a large bowl, mix the peanut butter, applesauce or bananas, brown sugar, vanilla, and cinnamon until smooth. Add the oats, dried fruit, and nuts, stirring until combined.

5. Drop the dough into equal sizes onto the baking sheets, about 2 tablespoons per cookie. Flatten the top with the back of a spoon.
6. Bake 12 to 16 minutes or until the edges are slightly brown and the dough is set, but soft.
7. Remove from oven and cool on the baking sheet for 10 minutes. Transfer to a cooling rack to finish cooling.
8. Store in an airtight container. Use within four days or freeze.

Makes 30 bites
Serving size: 1 bite
Cost per recipe: \$4.44
Cost per serving: \$0.15

Nutrition facts per serving:
 110 calories; 6g total fat; 1g saturated fat; 0g trans fat; 0mg cholesterol; 40mg sodium; 13g total carbohydrate; 2g dietary fiber; 7g total sugars; 2g added sugars; 3g protein; 0% Daily Value of vitamin D; 0% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium

Source:
 Brooke Jenkins,
 Extension Specialist,

**Cooking Through
 the Calendar is
 Wednesday, August 21
 at 12pm
 MOCO Ed Center**

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