

January 2023



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service



FCS Newsletter

Words from your County FCS Agent

Happy New year!

I hope everyone had a nice holiday season and got the opportunity to be with friends and family, or maybe got to try something new! I went to Disney over the break, which was a new and exciting experience for me.

I want to thank everyone who became a Homemaker Member, and I am excited to watch the organization flourish this 2023 year. We have exciting programs that will be offered this year, including a new homemaker club. Make sure to be on the lookout! If there are any programs you would like to have in the future, please feel free to contact me so we can try our best to make it happen.

Stay Safe and Warm,

Brittany Thomas
Family and Consumer Science Agent

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Contact Us

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification



Ways to Remain Motivated to Stay Active



You may have a goal of becoming more active this year, but you might find it difficult to stay motivated. You are not alone. According to a study by the University of Southern California's Center for a Digital Future, [32%](#) of Americans say they are exercising less than before the pandemic. Incorporating physical activity into your day has many benefits including help with weight loss, immune system boost, stress relief and lowering blood pressure. The goal is to get [150 minutes](#) of physical activity each week.

Make a Plan



Figure out when you can incorporate physical activity into your week. The 150 minutes of weekly recommended physical activity can be broken down into 30 minutes over five days or even smaller increments throughout the day. The important thing is to move, even if it is for 10 minutes at a time. If you are not sure how to fit physical activity into your schedule, log how you spend your time each day, so you can see where exercise might fit. Once you have a schedule, develop a backup plan to help you catch up in case you cannot exercise at your regular time. Activities such as walking or climbing stairs require no equipment and can be done indoors, if the weather is not cooperating.

Find Something You Enjoy Doing

Research has shown that people who enjoy their physical activity have a better chance of sticking with it. Also, your activity does not have to be difficult to have a positive effect. It could be as simple as walking around your neighborhood or dancing to music each day.

Find Ways to Make it Social

Some people found it helpful to have an exercise partner or join a gym class for motivation. You can call your former workout buddy while you are doing the activity that you used to do together, or you can find a virtual exercise class. Many gyms are conducting former in-person classes on Zoom. You can make it a family activity by encouraging your family to get active with you.



BIG BLUE BOOK CLUB

University of Kentucky
College of Agriculture,
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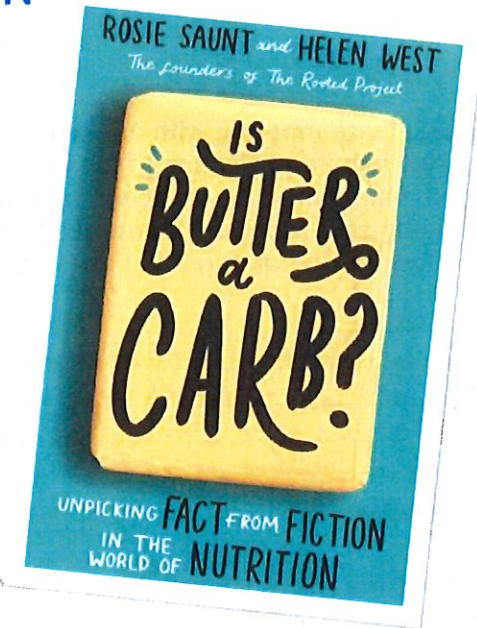


SCAN ME

IS BUTTER A CARB?

UNPICKING FACT FROM FICTION IN THE WORLD OF NUTRITION

Evidence-based, body positive and practical, *Is Butter a Carb?* is the modern must-have nutrition book for everybody interested in food, health, and pop science. **This isn't a diet book or quick-fix book.** Instead, the book is an engaging way to determine fact from fiction in the world of nutrition and **helps readers feel more confident as consumers.**



BOOK CLUB WILL BE HELD
ON THURSDAYS

MARCH 2, 9, 16, 23 AT 10AM (ET)

REGISTER BY JANUARY 27, 2023 <https://ukfcs.net/BBBC23Book1>

coming soon

Hearts and Crafts

Homemaker Club

2023 KEHA State Meeting

May 9-11, 2023

Crowne Plaza

Louisville, KY

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



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

Full Conference Registration Includes:

- Everything!
- Two meals – Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops – all are welcome to attend. Learn what it means to lead!

2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch
- 2 days of conference activities*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

* NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions *may* include an additional charge.

Upcoming Events

January 18th

Cooking Through the Calendar

6:30 pm

Marion County Extension Office

January 20th

Scrunchie Making Class

4:00 pm

Marion County Public Library

January 24th

Laugh and Learn

10:30 am

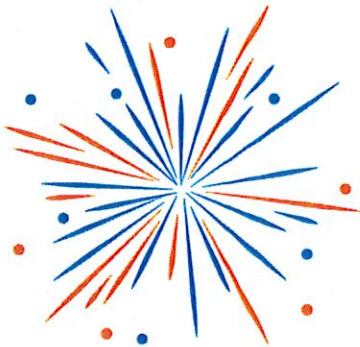
Marion County Public Library

February 2nd

Homemaker Info Session (Making Hot Cocoa
Snowmen)

6:00 pm

Marion County Extension Office



Happy New Year!



Marion County Cooperative
Extension



Tune in to 100.9 WLSK
every Wednesday
morning (8:30) for office
updates



<https://marion.ca.uky.edu/>





Slow Cooker Smoky Black-Eyed Peas



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

Nutrition facts per serving:

180 calories;
3g total fat; 1g saturated fat; 0g trans fat; 20mg cholesterol; 240mg sodium; 26g total carbohydrate; 4g dietary fiber; 4g total sugars; 0g added sugars; 13g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 20% Daily Value of iron; 10% Daily Value of potassium.

Source:

Anita Boyd, Mason County SNAP-Ed Program Assistant Senior

- 1 medium onion, chopped
- 1/2 medium bell pepper, chopped
- 2 cloves minced garlic, or 1/2 teaspoon garlic powder
- 2 small or 1 large jalapeno pepper, ribs and seeds removed and finely chopped (optional)
- 1 pound dried black-eyed peas, sorted and rinsed
- 1 package (12 ounces) smoked turkey sausage, cubed
- 1/2 teaspoon Cajun seasoning
- 1/4 teaspoon ground black pepper, or to taste
- 2 small bay leaves
- 7 cups water

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Rinse produce under cool running water and gently scrub using a clean vegetable brush before chopping.

3. Add all ingredients to a 6-quart or larger slow cooker.
4. Cook on high for 5 hours or until peas are tender, adding more water if needed.
5. Remove bay leaves.
6. Serve over hot, cooked brown rice, if desired.
7. Refrigerate leftovers within 2 hours.

Stovetop option: Sauté chopped vegetables in 1 tablespoon vegetable oil in a large pot over medium heat. Cook for 5 minutes or until tender. Add all remaining ingredients, increasing water to 8 cups. Bring mixture to a full boil. Reduce heat to low, cover, and cook for 1 hour or until peas are tender.

Makes 12 servings

Serving size: 1 cup

Cost per recipe: \$6.69

Cost per serving: \$0.56





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2023

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PAYING OFF DEBT:

USING THE DEBT SNOWBALL AND DEBT AVALANCHE METHODS

Many Kentuckians have some form of debt, such as mortgages, auto loans, student loans, credit card debt, or medical bills. Debt can weigh heavily on our minds and can restrict our budgets. If you want to pay off debt in the new year, there are two tips to keep in mind. First, create a plan to reduce your debt. Then, change your borrowing and spending habits, and be careful not to take on new debt while you pay off existing debt.



MAKE A PLAN TO REDUCE DEBT

Goals are rarely reached by luck or coincidence. Rather, you achieve goals when you are intentional in your planning and follow-through. The same principles hold true when setting a goal to reduce debt. The first step to paying off debt is to make a plan. To do this, create a main list of all the debts you have. Writing down the information in this chart will help you decide which debt repayment strategy is best for you. Your list should include the following rows:

Name of Debt	Credit card	
Total Owed	\$7,500	
Creditor	Acme Credit	
Interest Rate of loan or line of credit	17.74%	
Minimum Monthly Payment	\$150	
Current Monthly Payment	\$200	

DEBT REPAYMENT STRATEGIES

There are two main methods or strategies for repaying debt: **debt avalanche** and **debt snowball**. Both options require you to pay the minimum payment on all your debts and put any extra income toward one debt at a time. The difference between the debt avalanche and debt snowball methods is which debt you focus on repaying first.

The **debt avalanche** method focuses on paying debts with higher interest rates first. Because these debts accumulate interest quickly, they increase the amount you owe. That means paying them off first will help you save money in the long run. One downside of this method is that if your debt with the highest interest rate is large, it may take a while to feel like you are making any progress toward paying it off.

The **debt snowball** method starts with the smallest debt, regardless of interest rate, and works toward



PAY OFF SMALLER DEBTS BY INTEREST RATE AND WORK YOUR WAY UP TO LARGER SUMS



paying off debts from smallest to largest amounts. Because this method does not consider interest rates, you will not save money initially, but it can be motivating to see the progress of more quickly paying off debts. Paying off small loans may help you build momentum and confidence to tackle your larger debts later.

You can also consider a **combination of the two**. Pay off smaller debts by interest rate and work your way up to larger sums. Regardless of which method you choose, be intentional about putting any extra monthly income you have toward the selected debt until you pay that debt off. Then, take the money you have been paying on that loan, as well as any extra monthly income, and apply it to the next debt in your plan. Continue doing this until you pay off each of your loans or credit lines.

CHANGE YOUR FINANCIAL HABITS

After you have created a plan to reduce your debt, you must change your borrowing and spending habits if you plan to achieve these goals. To start, compare your income to your expenses to determine how much money you can put toward debt repayment each month. To effectively pay off debt, your income needs to be more than your expenses. If this is not true for you, you need to identify ways to reduce your spending or increase your income. Also, try not to take on any new debt while you pay off existing debt.

REFERENCE

<https://www.consumerfinance.gov/about-us/blog/how-reduce-your-debt/>

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