

May 2023



## FCS Newsletter

### Words from your County FCS Agent

# Happy May!

May is Mental Health Awareness Month, a time to prioritize self-care and take time to recharge. Mental health includes our emotional, psychological and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make healthy choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

There are plenty of resources when it comes to mental health. If you or someone you know needs support now and is struggling or in crisis, help is available. Call or text 988 or chat 988lifeline.org. For more information, check out [cdc.gov/mentalhealth/](https://www.cdc.gov/mentalhealth/)

### In This Issue:

- Stressed Out Info
- Upcoming Events
- Calendar Recipe
- Moneywise
- Quilt Trip

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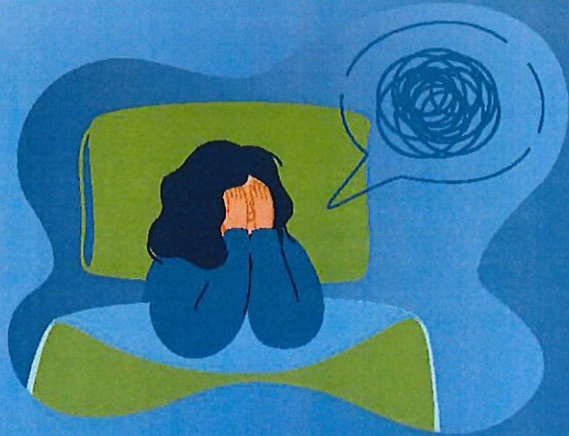
*Brittany Thomas*  
 Family and Consumer Science Agent

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 LEXINGTON, KY 40546



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# I'M SO STRESSED OUT!

From the **NATIONAL INSTITUTE of MENTAL HEALTH**

Feeling overwhelmed? Read this fact sheet to learn whether it's stress or anxiety, and what you can do to cope.

## Is it stress or anxiety?

Life can be stressful—you may feel stressed about performance at school, traumatic events (such as a pandemic, a natural disaster, or an act of violence), or a life change. Everyone feels stress from time to time.

What is stress? Stress is the physical or mental response to an external cause, such as having a lot of homework or having an illness. A stressor may be a one-time or short-term occurrence, or it can happen repeatedly over a long time.

What is anxiety? Anxiety is your body's reaction to stress and can occur even if there is no current threat.

If that anxiety doesn't go away and begins to interfere with your life, it could affect your health. You could experience problems with sleeping, or with your immune, digestive, cardiovascular, and reproductive systems. You also may be at higher risk for developing a mental illness such as an anxiety disorder or depression. More information about anxiety disorders is available at [www.nimh.nih.gov/anxietydisorders](http://www.nimh.nih.gov/anxietydisorders).

## So, how do you know when to seek help?

## Stress vs. Anxiety

### Stress

- Generally is a response to an external cause, such as taking a big test or arguing with a friend..
- Goes away once the situation is resolved.
- Can be positive or negative. For example, it may inspire you to meet a deadline, or it may cause you to lose sleep.

### Both Stress and Anxiety

Both stress and anxiety can affect your mind and body. You may experience symptoms such as:

- Excessive worry
- Uneasiness
- Tension
- Headaches or body pain
- High blood pressure
- Loss of sleep

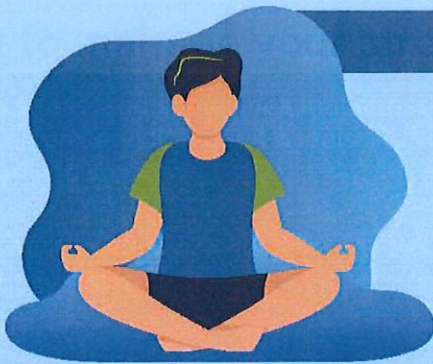
### Anxiety

- Generally is internal, meaning it's your reaction to stress.
- Usually involves a persistent feeling of apprehension or dread that doesn't go away, and that interferes with how you live your life.
- Is constant, even if there is no immediate threat.

## It's important to manage your stress.

Everyone experiences stress, and sometimes that stress can feel overwhelming. You may be at risk for an anxiety disorder if it feels like you can't manage the stress and if the symptoms of your stress:

- Interfere with your everyday life.
- Cause you to avoid doing things.
- Seem to be always present.



## Coping With Stress and Anxiety

Learning what causes or triggers your stress and what coping techniques work for you can help reduce your anxiety and improve your daily life. It may take trial and error to discover what works best for you. Here are some activities you can try when you start to feel overwhelmed:

- Keep a journal.
- Download an app that provides relaxation exercises (such as deep breathing or visualization) or tips for practicing mindfulness, which is a psychological process of actively paying attention to the present moment.
- Exercise, and make sure you are eating healthy, regular meals.
- Stick to a sleep routine, and make sure you are getting enough sleep.
- Avoid drinking excess caffeine such as soft drinks or coffee.
- Identify and challenge your negative and unhelpful thoughts.
- Reach out to your friends or family members who help you cope in a positive way.

## Recognize When You Need More Help

If you are struggling to cope, or the symptoms of your stress or anxiety won't go away, it may be time to talk to a professional. Psychotherapy (also called talk therapy) and medication are the two main treatments for anxiety, and many people benefit from a combination of the two.

If you or someone you know has a mental illness, is struggling emotionally, or has concerns about their mental health, there are ways to get help. Find more information on the National Institute of Mental Health (NIMH) website at [www.nimh.nih.gov/findhelp](http://www.nimh.nih.gov/findhelp).

If you are in immediate distress or are thinking about hurting yourself, call or text the 988 Suicide & Crisis Lifeline at **988** or chat at [988lifeline.org](https://988lifeline.org).

## More Resources

- NIMH: Anxiety Disorders ([www.nimh.nih.gov/anxietydisorders](http://www.nimh.nih.gov/anxietydisorders))
- NIMH: Caring for Your Mental Health ([www.nimh.nih.gov/mymentalhealth](http://www.nimh.nih.gov/mymentalhealth))
- NIMH: Child and Adolescent Mental Health ([www.nimh.nih.gov/children](http://www.nimh.nih.gov/children))
- NIMH: Tips for Talking With a Health Care Provider About Your Mental Health ([www.nimh.nih.gov/talkingtips](http://www.nimh.nih.gov/talkingtips))
- Centers for Disease Control and Prevention: Anxiety and Depression in Children ([www.cdc.gov/childrensmentalhealth/depression.html](http://www.cdc.gov/childrensmentalhealth/depression.html))



**NIH** National Institute of Mental Health

NIH Publication No. 20-MH-8125

[www.nimh.nih.gov](http://www.nimh.nih.gov)

Follow NIMH on Social Media @NIMHgov



# Upcoming Events

## May 16th

Laugh and Learn Playdate  
10:30am  
Marion County Public  
Library

## May 17th

Cooking Through the Calendar  
6:30pm  
Marion County Extension  
Office

## May 18th

Dining with Diabetes  
11:00am  
Maple Street Apartments

## May 31st

Basic Sewing Workshop  
(Currently **Full**, Call to be put  
on **Waitlist**)  
6:00pm-7:30pm  
Marion County Extension  
Office

## May 22nd

Lincoln Trail Area Homemaker  
Quilt Trip to Paducah  
**\$120**



**Marion County  
Cooperative Extension**

## May 29th

Office will be **closed** in  
observance of Memorial Day



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



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

**MEMORIAL  
★ ★ ★ DAY**  
Remember and Honor



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## Easy Tortilla Breakfast Pizza



- Nonstick cooking spray
  - 1 (8 inch) whole-wheat tortilla
  - 1 cup spinach
  - 3 medium eggs
  - 1/2 medium tomato, diced
  - Dash of salt and pepper
  - 1/4 cup shredded part-skim mozzarella cheese
1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
  2. Spray a 10-inch skillet with nonstick spray and place tortilla inside.
  3. Place spinach over the tortilla and make three slight wells with spinach. Crack an egg into each well so that it can be cut into three triangles once done.

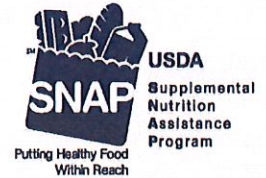
4. Sprinkle tomatoes, salt, pepper, and mozzarella over the eggs.
5. Cover with lid and cook on medium-low heat for 12 minutes, or until egg yolk is cooked through.
6. Remove from heat and slice into three wedges with one egg each to serve.
7. Store leftovers in the refrigerator within 2 hours.

**Makes 3 servings**

**Serving size: 1/3 of pizza**

**Cost per recipe: \$3.25**

**Cost per serving: \$1.08**



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

### Nutrition facts per serving:

140 calories; 7g total fat; 3g saturated fat; 0g trans fat; 170mg cholesterol; 300mg sodium; 10g total carbohydrate; 1g dietary fiber; 1g total sugars; 0g added sugars; 10g protein; 6% Daily Value of vitamin D; 8% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium.

### Source:

Jean Najor, Program Coordinator II; and Jen Robinson, NEP Area Agent, University of Kentucky Cooperative Extension Service





# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2023

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## THIS MONTH'S TOPIC: ANYONE CAN BANK

There are many people in Kentucky who do not use banks regularly. An estimated 5.2% of Kentucky households were “unbanked” in 2021. That means no one in the household had a checking or savings account at a bank or credit union.

According to the FDIC, the top two reasons for not having a bank account are not having enough money to meet minimum balance requirements and not trusting banks. Other reasons may include having made banking mistakes in the past or using non-bank services instead, such as PayPal, Venmo, or Cash App. Let’s look at a few common barriers that keep people from banking and consider potential benefits.

### MINIMUM BALANCE REQUIREMENTS

Not having enough money to meet minimum balance requirements is the most-cited reason for being “unbanked.” This requirement can vary widely by financial institution or account. Checking accounts have minimum balance requirements to ensure there is enough money to cover check, debit, or ATM transactions.

Banks must disclose all account fees up front, so the fees should never be a surprise. Customers can shop around to see which banks or credit unions



have an account that suits their specific financial needs. With the availability of mobile and online banking options, you may even be able to use a bank outside of your town.

### TRUSTWORTHINESS

Not trusting banks was the second-most cited reason for not having a bank account, followed by the desire for privacy by avoiding banks. Banks and credit unions provide deposit insurance for your accounts, which protects your money if anything happens to the institution. Also government agencies examine banks and credit unions to ensure safety, soundness, and consumer protection. The Bottom Line: Because banks are insured, a bank is a safer place to stash your cash than under your mattress or in a money jar.



## **BANK ACCOUNTS ALSO OFFER EFFICIENT WAYS TO PAY BILLS BY WRITING CHECKS OR USING ONLINE OPTIONS**



### **PAST BANKING MISTAKES**

Banks use screening systems that provide information about the customer's banking history. If you have been denied an account because of past mistakes, there are steps you can take. Ask the bank employee why you were denied. The Fair Credit Reporting Act requires them to tell you. You can also request a copy of the screening report and dispute anything that is incorrect.

If you have made past financial mistakes, look for an institution that offers a second-chance account or secured account. A second-chance account may have extra limits in place to guide you as you establish your account. A secured account requires a deposit from you in reserve. Basically, you fund your account for a set amount of time to show you are a good customer.

### **USING NON-BANK SERVICES INSTEAD**

People may use non-bank products instead of banks, including services like Venmo, PayPal, Cash App, money orders, payday loans, prepaid cards, and more. Non-bank services may be handy in a pinch but may not be the most secure or the least expensive option to use.

Prepaid cards can have high fees, and, like cash, can be lost or stolen. Money transfer sites offer convenience, but you should not use them to store funds because they do not offer insurance protections like banks or credit unions. Other services like money orders and payday loans can come with steep fees that you could avoid with a bank account.

A bank account offers you the convenience of direct deposit, which may give you access to your funds sooner than depositing a check. Bank accounts also offer efficient ways to pay bills by writing checks or using online options. This can be faster and less expensive than buying money orders. Using a bank or credit union can save you money over other services.

### **REFERENCES:**

Federal Deposit Insurance Corporation (FDIC). (2022). <https://www.fdic.gov/analysis/household-survey/>

May, K., et al. (2019). Recovering Your Finances, Unit 6: Understanding Banking. FRM-KM.008. University of Kentucky Cooperative Extension Service.

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**\$120**

**TOUR BUS TOUR BUS TOUR BUS TOUR BUS TOUR**  
**MAY 22, 2023**

# QUILTING & THE ELEMENTS OF ART LTA HOMEMAKER BUS TOUR

- Join Homemakers from across our area on a bus tour to the National Quilt Museum in Paducah, KY.
- Price will include transportation, brunch on the way and supper at Parkers Drive In on the way back.
- 3 pick up locations will be available: Bardstown, Elizabethtown & Caneyville.
- Open to Extension clients and guests from across the state.
- One Check Per County made payable to the LTA Homemakers.

**NOW BOOKING!**



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