



***IT IS CRAZY TO THINK WE HAVE ENTERED INTO A
NEW YEAR. A FEW NEW PROGRAMS ARE GOING
TO BE GOING ON THIS YEAR THAT I AM EXCITED
ABOUT, I HOPE TO SEE YOU THERE!
THE NEWSLETTER INCLUDES JANUARY
MONEYWISE, WHICH TALKS ABOUT COSTLY
CONVENIENCE, I HOPE YOU FIND THE
INFORMATION HELPFUL.
REMINDER: OFFICE IS CLOSED JANUARY 1ST.
ENJOY THE READING!***

Waiting for you inside!

- **Homemaker News**
- **Calendars of Events**
- **Flyers**
- **Recipe**
- **Homemaker
Membership Form**



Alex Sallie

County Extension Agent for
Family & Consumer Sciences

Bath County
Cooperative Extension
Service
219 East Hwy. 60
Owingsville, KY 40360
Phone: 606-674-6121
Fax: 606-674-6687
Email:
alexandra.sallie@uky.edu



BATH COUNTY HOMEMAKERS

NEW



Beginning in March, I will be offering Lunch & Learn Sessions, where I will teach the monthly Homemaker lesson.

More information will be provided closer to date.

Homemaker Council Meeting

When: Jan. 16th

Where: Bath AG Center

Time: 5:50 PM

Contact

If you have any questions about the homemakers association please feel free to reach out to me. My contact information is below:

Alex Sallie

606-674-6121

alexandra.sallie@uky.edu

Club Meeting Dates

Bethel Nite: 2nd Thursday at 5 PM

Country @ Heart: Second Monday each month @ 5:30 PM

Hill N' Dale: Third Monday @ 6 PM Ramsey Buidling

Salt Lick: First Tuesday each month @ 12 PM

Sharpsburg: Tuesday, January 9th @ 11:30 Cattleman's Mt. Sterling

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!**

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



Disabilities
accommodated
with prior notification.

Family and Consumer Sciences Extension Calendar

All meetings/programs are hosted at the Bath Co. Ag Center
unless noted otherwise.

January

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 <i>Happy New Year</i>	2 Project Linus @ 10 AM	3 Paper Hugs @ 10 AM	4	5	6
7	8 Sewing Day @ 9:30 am	9	10	11	12	13
14	15	16 Homemaker Council Meeting @ 5:30 PM	17	18	19	20
21	22	23	24 Cooking through the Calendar @ 3:30 PM	25	26	27
28	29	30	31			

Cooking Through The Calendar



Join us each month as we learn how to make a new recipe.

Date: January 24th

Time: 3:30 PM

Location: Bath County AG Center

Join us for a demonstration and taste test of
Savory Winter Pork Stew!

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2024

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

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	<i>Service Fee</i> \$ 2.56 <i>Delivery</i> \$ 5.99 <i>15% Tip</i> \$ 5.12	\$ 39.24	Extra \$13.67 (35% of bill)	\$ 710.84
Groceries instantly delivered	\$78.03	<i>Service Fee</i> \$ 3.90 <i>Delivery</i> \$ 8.49 <i>15% Tip</i> \$13.56	\$103.98	Extra \$25.95 (25% of bill)	\$1,349.40
Pizza store delivery for Friday night	\$37.79	<i>Delivery</i> \$ 4.99 <i>15% Tip</i> \$ 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 versus 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



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)