



FAMILY AND CONSUMER SCIENCE JANUARY 2023 NEWSLETTER

Happy New Year everyone!

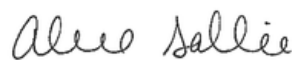
It is hard to believe we are already in a new year.

I hope everyone enjoyed the holiday season!

I am still enjoying my time off with my family and getting in all the new born snuggles.

In the new year, we are introducing some new programs. In February a new program will start for 3- 5 year olds, a flyer is provided with more information. Also, Bingocize will be starting up in the next few months, once I return, more information will be provided. Again, if you have any suggestions on workshops or programs you would like to see, let us know and we will work on offering them.

Enjoy this newsletter!



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Family & Consumer Sciences

Bath County Cooperative Extension Service

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Waiting for you inside!

Club Meetings
KEHA State Meeting 2023
Coming Soon! Laugh & Learn
Coming Soon! Bingocize
Money Wise
KEHA Mail-Out Lesson
Recipe Club

Announcement

If your group/club would like to promote meeting dates, news, announcements, upcoming events, etc. into the next months newsletter, please email alexandra.sallie@uky.edu with a caption, photos, etc. The goal is to share each club/groups activities and encourage more to be involved when possible. Please have any information sent or brought in by the 25th of each month.



January Club Meetings

When: Jan. 3rd.
Where: Bath Co.
Extension Office
Time: 10am

Project ♥ **Linus**



Paper Hugs

When: January 4th
Where: Bath County Extension office
Time: 10 AM

Master Clothing

When: Jan.17th
Where: Montgomery Co. Extension
Office
Time: 10 AM

Project: Snowflake Table Runner
Snow Date: Jan. 30th

Homemaker Club Meetings

Bethel Nite: Jan. 12th , 5:30 pm
@ Bethel Christian Church

Sharpsburg: Jan. 6th , 11: 30 AM @

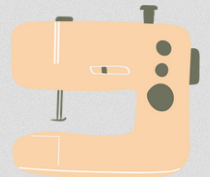
Hill N' Dale: Jan. 16th, 6 PM @
Ramsey Building OCC

Country @ Heart: Jan. 9th, 5:30 @
Slate Valley Church

Salt Lick: Jan. 3rd,12 PM @ Bath
County Ag Center

Sewing Day

When: Jan. 9th
Where: Bath County
Ext. Office
Time: 9:30 AM



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.



LAUGH & LEARN PLAYDATE

Registration
Required!

12:30 PM - 2:30 PM

Its Free!

First Session:
Feb. 17th
Theme: My Family

Join our 12-month Laugh and Learn Playdate Program that targets school readiness objectives! Each month offers learning activities that are relevant to children's development and will coincide to help celebrate holidays and season festivities.

Each session will be held at the Bath County Extension office. The 3rd Friday of each month from 12:30 PM - 2:30 PM.

Free for all children 3-5 years old and all children must be accompanied by an adult.

Lessons will include a snack, book, craft, fine & large motor activities.

To register, contact our office at 606-674-6121 or email Alexandra.sallie@uky.edu.



COMING SOON!



A fun combination of bingo,
exercise and health education.





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	<i>Credit card</i>	
Total Owed	\$7,500	
Creditor	<i>Acme Credit</i>	
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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A BAD DEAL IN DISGUISE: TYPES OF SCAMS

A Bad Deal in Disguise: Types of Scams

By Kelly May

Family Finance and Resource Management

We all know to beware of things that sound “too good to be true.” The trouble is, sometimes it is difficult to tell what is false from what is true. Especially since many times scammers appear in disguise or use other tricks to convince us to take part.

The Federal Trade Commission received 2.9 million fraud reports in 2021. Of those reports, about a quarter of them resulted in a loss, equaling a total of \$6.1 billion. The best way to avoid becoming one of these statistics is to learn more about different types of scams so you can avoid falling victim.

IMPOSTER SCAMS

Many scams start with a scammer in disguise. One in five people lost money to **imposter scams**, at a \$1,000 median loss, according to 2021 data from the Federal Trade Commission. In an imposter scam, the scammer pretends to be someone else – a trusted source or a business you probably already have dealings with – to trick you into sharing information or money.



Sometimes scammers will play on your trust, pretending to be someone you know, such as in a phishing attempt, grandparent scam, or romance scam. Sometimes they try to scare you into paying something they falsely claim you owe, such as in IRS, deputy sheriff, or tech support scams. If they ask for money, they typically want you to use a wire transfer or pay by gift card – which can’t be tracked or reversed. Let us explore a few of these scenarios in greater detail.

In **phishing scams**, the scammer pretends to be someone else to trick you into sending money or to get your information, such as a password, account number, or Social Security number. Most people know your bank will never ask for your account number – they already have that information on file. However, when you get an email or text message that looks like it is from your bank and requests information, it is tempting to reply. The scammer is counting on this reaction.

Phishing attempts come in many forms. Someone may claim to be a long-lost relative or a prince from a far-away land with an inheritance to share. It may look like a well-known shipping service with a link to track “your order” that you don’t recall placing. It may appear that a service you subscribe to, like a television streaming service or utility, has “declined” your payment, with a request to update your credit card information. Sometimes the scammer claims to be a well-known company or store and says they need to access your account to “investigate fraudulent charges.”

Always beware of clicking on links in emails and on websites. These could lead to false websites with malware, malicious software that could damage your computer, phone, or tablet or make your information vulnerable. Check links and email addresses by hovering your mouse over them and waiting for the box to pop up to show where the link really goes.

A **“grandparent” scam** often targets seniors. A caller on the phone claims to be the senior’s grandchild (or other relative) in trouble. In this scenario, the false relative has been arrested or stranded and needs money immediately. Often, they will ask for suspicious forms of payment, such as a wire transfer, pre-paid credit cards, or gift cards. The caller stresses urgency and secrecy, not wanting to upset “mom and dad.” If you get a call like this from a “grandchild” or someone supposedly representing a relative, hang up. If you want to verify, you can contact the relative or relative’s family directly to make sure they are safe.

Romance scams are another type of imposter scam that often begins through online contact. Typically romance scams will use social media,



dating platforms, or messaging apps. A scammer may research you and pretend to have common interests or use a profile you might find attractive. If your new romantic interest is reluctant to meet in person that could be a red flag. Another red flag is if the relationship moves along very quickly – although some scammers are quite patient. After some time and trust has built, your new love interest needs money. The premise might be that they are in trouble, or they need money to settle accounts or pay for travel to visit or move closer. Watch out if payment methods are those that can’t be tracked or reversed.

Imposter scams may prey on your urge to help others in need, or they may pretend to offer you help. For example, people are often generous in times of tragedy or natural disaster. Scammers know this and may pretend to represent a charity. **Charity scams** may take the form of false charities asking for money transfers. On the other hand, in **tech support scams**, the imposter pretends to “assist” you with computer issues you may not have known about – because they don’t exist. This may happen through phishing, phone calls, pop-up ads, or via a locked screen providing a number to call and “fix” it.

Finally, sometimes imposters use a disguise to threaten or scare you into paying money or revealing information. Reported disguises have included the **Internal Revenue Service (IRS) scam**, sheriff or

deputy sheriff scam, the **Social Security scam**, or the **Medicare scam**. Threats can sound scary, like your Social Security number being linked to “criminal activity” or a warrant for your arrest. Sometimes they may claim that your benefits will be suspended or that your identification will be revoked. They ask that you wire money or use gift cards to pay fees or settle accounts. If you have real concerns about any of these issues, contact local officials directly in a separate call using a verified office phone number.

ADVANCE FEE SCAMS

Other scams revolve around trying to get you to pay money up front in the hopes that you will receive a larger “reward” later. The Federal Trade Commission’s top 10 fraud categories included **advance fee scams** such as online shopping, sweepstakes and lotteries, and fake check scams, among others.

Online purchase scams are on the rise according to the Better Business Bureau (BBB), making up more than 38% of scams reported to the BBB in 2020. More than a third of those reports were about pets and pet supplies, such as specific breeds of dogs. Most often, victims of this scam paid for a product or service and never received it. Others received a fake or lower-quality item or something else entirely. This could happen on an unfamiliar website, or when using seller platforms like Facebook Marketplace or Craigslist.

Government grant scams and **fake loan scams** work in a similar way. These claim to be loans or government grants for college, home repairs, home business costs, or other expenses. You may be asked for an advance payment for fees or taxes before you can receive the money. Alternatively, they may ask for your checking account information so they can “deposit the money” or “withdraw a one-time processing fee.” Everyone has access to a free list of available federal grants at [grants.gov](https://www.grants.gov); you should never have to pay for this list.

The **prize, lottery, or sweepstakes scam** continues to circulate, possibly because the idea of winning



sounds so tempting. Real prizes are free, and you have to enter to win. Scammers might surprise you with a “win” you weren’t expecting. If you need to pay a fee, such as for taxes, processing, or shipping, then it is probably a scam. You also cannot increase your odds of winning by paying – that is another version of the scam.

Another type of advance fee scam is the **home improvement scam**, which preys on victims of natural disasters. When a weather event leaves destruction behind, there may be door-to-door construction workers who claim to have “leftover” materials they want to use, and they offer a “discount” for their work. Often, they take the deposit but never complete the project.

Fake check scams, conversely, are like an advance fee scam in reverse. Someone sends you a check or money order that is “accidentally” more than the purchase price. The sender says to deposit the check and wire transfer the extra money back to them. However, that check could be counterfeit or may bounce.

Similarly, **employment scams** may involve an “employer” who sends “the employee” a check and asks for money to be sent back in return. Or the

employer promises to reimburse your costs and fees for doing a service, but never pays. In another version, the company may require up-front money for license, registration, or insurance. The false employer may even provide forms or contracts that are very convincing.

TIPS TO AVOID SCAMMERS

No matter who you're dealing with, it pays to **do some research**. Verify online businesses through a trusted outside source before paying. When shopping online, **use sites that are encrypted**. Look for the "s" in https in the website address and/or for the lock symbol. Finally, don't trust people who contact you unsolicited. They probably don't have your best interests at heart.

Don't pay with a gift card, wire transfer, or cryptocurrency. The Kentucky Attorney General's Office reports that in 2021, victims most often paid with a gift card or other reloadable card. Scammers will ask for these forms of payment because they cannot be tracked or reversed. In short, **never send money to get money**. Also, don't deposit a check into your account and then pay it back to someone else. You could lose your money if the check doesn't clear.

We can all help prevent scams **by reporting fraud attempts** to the authorities. Unreported scams will continue to thrive and cost us all. Report suspected scams to the following authorities:

- Kentucky Attorney General at ag.ky.gov/scams or 888-432-9257
- Federal Trade Commission at reportfraud.ftc.gov or 877-FTC-HELP
- Better Business Bureau at bbb.org/scamtracker

- Cybercrime such as online phishing – Internet Crime Complaint Center (IC3) at www.ic3.gov
- Identity Theft – IdentityTheft.gov

Learning to check it out when something sounds "too good to be true" can be a real money saver. Reporting scam suspicions to the authorities could prevent future fraud attempts. These are some of the best ways to keep yourself safe from scams.

Sources and References

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- Federal Trade Commission's Consumer Sentinel Network. *Data Book 2021 Snapshot*. Data as of Dec. 31, 2021. (Retrieved March 15, 2022, from data published Feb. 22, 2022.) <https://public.tableau.com/app/profile/federal.trade.commission/viz/ConsumerSentinel/Infographic>
- Federal Trade Commission's Consumer Sentinel Network. *Top 10 Fraud Categories*. Data as of Dec. 31, 2021. (Retrieved March 15, 2022, from data published Feb. 22, 2022.) <https://public.tableau.com/app/profile/federal.trade.commission/viz/TheBigViewAllSentinelReports/TopReports>
- Kentucky Office of the Attorney General. (2020) *Consumer Alerts*. Retrieved March 2, 2022, from <https://ag.ky.gov/Resources/Consumer-Resources/Consumers/Pages/Consumer%20Alerts.aspx>.

RECIPE CLUB

Expand your menu

MAILED MONTHLY

Each month you will receive a recipe card in your mailbox

POST YOUR DISH ON FACEBOOK

Brag about your dish on our Facebook page and share your thoughts for others to try

COMPLETE A SURVEY

Complete a short survey asking about the monthly recipe



Fiesta Potatoes

- 8 small to medium russet potatoes, peeled and sliced
- 1 green bell pepper, chopped
- 1 red bell pepper, chopped
- 1 medium onion, chopped
- 1 cup Mexican blend cheese, shredded
- 1/2 cup margarine, melted
- 1/2 cup low-fat milk
- 2 tablespoons fresh parsley, chopped
- 1 tablespoon dried basil, crushed
- 1/2 teaspoon salt
- 1/2 teaspoon black pepper

Preheat oven to 350 degrees F. Place the potatoes, bell peppers and onion in a medium pan and cover with water. **Place** over high heat and bring to a boil. **Reduce** heat and simmer 12-15 minutes, or until vegetables are tender. **Drain** the vegetables and place in a mixing bowl. **Stir** in the cheese, margarine, milk and seasonings until combined. **Spread** the mixture in a

Yield: 12, 1/2 cup servings
Nutritional Analysis: 200 calories, 9 g fat, 2 g saturated fat, 5 mg cholesterol, 370 mg sodium, 24 g carbohydrates, 3 g fiber, 3 g sugar, 9 g protein.



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmer's market, or roadside stand. <http://oklahoma.uky.edu>



Ratatouille Soup

- 1 small eggplant, peeled and cubed
- 2 teaspoons salt
- 1 pound lean ground chuck
- 1 tablespoon canola oil
- 1 medium zucchini, chopped
- 1 medium bell pepper, chopped
- 1 medium onion, chopped
- 1 tablespoon finely minced garlic (about 3 cloves)
- 1 1/2 cups can low sodium beef broth
- 1 24 ounce jar chunky garden style pasta sauce
- 2 cups water
- 1 teaspoon dried basil
- 1 cup uncooked whole grain pasta

Place the cubed eggplant in a colander. **Toss** with the salt and let sit for 20-25 minutes. **Thoroughly rinse** in cold water and press as much water out of the eggplant as possible. **Set aside** in a large heavy pot, brown the ground beef over medium heat until crumbly and no longer pink. **Drain.** **Raise** the heat to medium-high. **Add** the canola oil to the same pot. **Return** the beef to the pot. **Add** the zucchini, bell pepper, onion, and garlic. **Cook** together for 5-7 minutes, until onion is translucent. **Add** the eggplant to the mixture and continue to cook for 5

minutes. **Add** the beef broth, pasta sauce, water and basil. **Bring** to a boil, then reduce heat to medium-low, cover and simmer for 10 minutes. **Add** the pasta. **Raise** heat to medium, bring to a slow boil and cook, stirring occasionally for 10-12 minutes, or until the pasta is tender.

Yield: 12, 1 cup servings
Nutritional Analysis: 210 calories, 10 g fat, 3 g saturated fat, 35 mg cholesterol, 660 mg sodium, 19 g carbohydrates, 3 g fiber, 8 g sugar, 13 g protein.



Buying Kentucky Proud is easy. Look for the label at your grocery store, farmer's market, or roadside stand.



Peach Crisp

- 1/2 cup quick cook oats
- 1/2 cup honey sweetened granola
- 3 tablespoons whole wheat flour
- 1/2 cup packed light brown sugar
- 1/2 cup butter, softened
- 6 cups peaches, peeled and sliced
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg
- 1/2 teaspoon ground allspice
- 1/2 cup chopped pecans

Preheat oven to 375 degrees F. **Combine** the oats, granola, flour and brown sugar in a medium mixing bowl. **Cut** small pieces of softened butter over the top. **Cut** butter into dry ingredients until well combined and crumbly. **Lightly coat** an 8-by-8-inch baking dish with cooking spray, **add** peaches. **Sprinkle** the dry ingredients and butter mixture over the peaches. **Add** spices and chopped nuts evenly

over the top. **Place** on rack in the middle position in oven. **Bake** 25 to 30 minutes, or until topping is golden brown.

Yield: 9 servings
Nutritional Analysis: 200 calories, 8 g fat, 3.5 g saturated fat, 15 mg cholesterol, 5 mg sodium, 32 g carbohydrate, 2 g fiber, 20 g sugars, 3 g protein.

INTERESTED?!

Call or email Bath County Extension Office to Sign-Up

606-674-6121 or bath.ca.uky.edu

COOPERATIVE EXTENSION

