

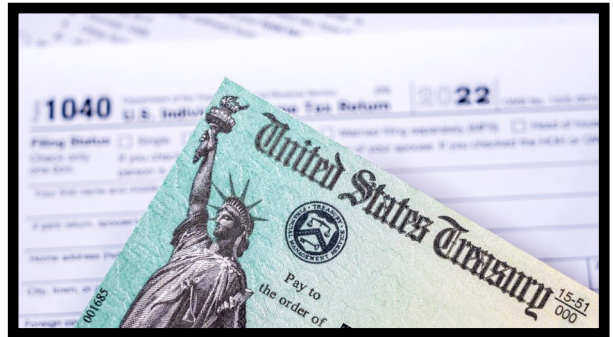
Taylor County FCS

Extension Newsletter

April 2023

Cooperative Extension Service
Taylor County
1143 South Columbia Avenue
Campbellsville, KY 42718
(270) 465-4511
Fax: (270) 789-2455

Using Your Tax Refund Wisely



Crafting Groups	2
Caregiver's Support Group	3
Month of the Military Child	3
Membership Event	4
Book of the Month	5
Workshops	5-6
Donations Needed	6
Kitchen Workshops	7
Carrot Cake Smoothie Recipe	
MoneyWise Insert	

It's that time of year when we get excited about our tax refunds. By responsibly using this one-time infusion of cash, you can improve your financial standing.

You could wisely use your tax refund to add to your emergency savings account. Most of us do not have enough money saved in the event of job loss, illness, or another unexpected event that prevents us from working. Most financial experts recommend having at least six months of income saved to help you work through financial hardship. This fund can also help cover unexpected or emergency household repairs.

You could also choose to reduce your debt with your tax refund. Paying off high-interest debt as quickly as possible is a financial win-win because it reduces the principal on your loan and lowers future interest payments.

Make an extra mortgage payment toward the principal. Much of a mortgage loan goes toward interest and not the principal itself.

Investing in your family's future is always a wise move as it will continue to guarantee future financial stability. You could use your return to start or add a college savings fund for your children or to start or add to your retirement account.

If you must spend your tax refund, make wise spending choices. Consider purchases that allow you to make improvements that add to the resale value of your vehicle or home or to make home improvements that lower energy costs.

You are never too old to learn a new skill. Use some of the refund to take classes or learn new skills or hobbies.

Source: Kelly May, Senior Extension Associate for Family Finance and Resource Management

Patricia Handberg

Sincerely,

**Taylor County Contact
Agent for FCS**



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Agriculture and Natural Resources
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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Quilting Group

We will be meeting the
first Tuesday of each
month from
9:00 AM - 4:00 PM

Our next meeting will be
Tuesday, April 4

Taylor County
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1143 South Columbia Avenue
Campbellsville, KY
(270) 465-4511

"YARN WITH US"

EVERY THURSDAY AT 10:00 AM

Join crafters who knit, crochet, and do other needlework that have projects and techniques to share. If you want to learn a new stitch or have a pattern you don't understand, we are here to help!

Feel free to bring a lunch!
For questions, please call
(270) 465-4511

**WE ARE LOOKING FORWARD TO
"YARNING WITH YOU!"**



CAREGIVER SUPPORT GROUP

THIS GROUP MEETS TO PROVIDE GUIDANCE AND SUPPORT TO THOSE WHO CARE FOR OTHERS. ALL ARE WELCOME!

THIS GROUP MEETS THE 3RD WEDNESDAY OF EACH MONTH, AT 11:30 AM, AT THE TAYLOR COUNTY EXTENSION OFFICE 1143 SOUTH COLUMBIA AVE. CAMPBELLSVILLE, KY

NEXT MEETING: WEDNESDAY, APRIL 19

FOR QUESTIONS, PLEASE CALL
(270) 465-4511.



Month of the Military Child

Ways YOU can help the Taylor County Extension Homemakers support our troops and their children during the month of April:

Bring manufacturers coupons into the Extension Office for us to send overseas. Please do not bring in coupons that have been expired more than 2 months.

Write a letter, make a card, or draw a picture to send supporting the troops.

For questions, please call the Extension Office at (270) 465-4511.





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We've Got You Covered

For a Night of Fun!

Tuesday, April 25, 2023

Doors will open at 5:30 PM

The event will start at 6:00 PM

.....

Games, Prizes, Awards, Food & Fellowship!

.....

We will be having a finger
food potluck! All drinks and
paper products will be
provided.



Please call the Extension Office
at (270) 465-4511 to RSVP.

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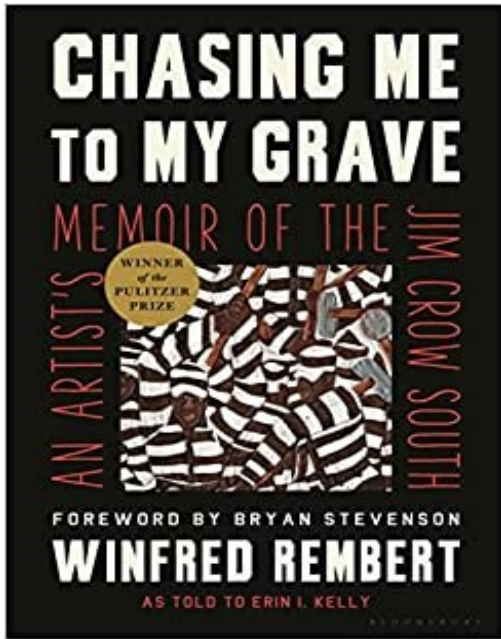
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Book of the Month

Chasing Me To My Grave: An Artist Memoirs of The Jim Crow South

By Winifred Rembert (1945-2021) with Erin I. Kelly (2021)
 Winifred Rembert grew up in a family of Georgia field laborers and joined the Civil Rights Movement as a teenager. He was arrested after fleeing a demonstration, survived a near-lynching, at the hands of law enforcement, and spent seven years on chain gangs. In this book, you can see his drawing and painting scenes (on leather) of his youth. A compelling history that this nation needs to hear. Rembert's paintings have been exhibited in museums and galleries across the country. This book is listed in the "Arts" section of the KEHA 2021-2022 Booklist.

Debbie Wilcoxson: TC Cultural Arts and Heritage Chair and Modern Day Member



CREATIVE EASTER BASKETS

Tuesday, April 4
 1:00 PM or 5:30 PM

Spots are limited! Please call
 (270) 465-4511 to RSVP.

MAKE AND TAKE





Donations Needed!

We are in need of fleece to make blankets to be donated to the Taylor Regional Cancer Center. Dimensions needed for the blankets can be found below.

Fabric and/or monetary donations can be dropped off to the Extension Office at 1143 South Columbia Ave. Campbellsville, KY.

For questions, please call (270) 465-4511

2 yards for the front
+ 2 yards for the back

4 yards to make a
blanket!

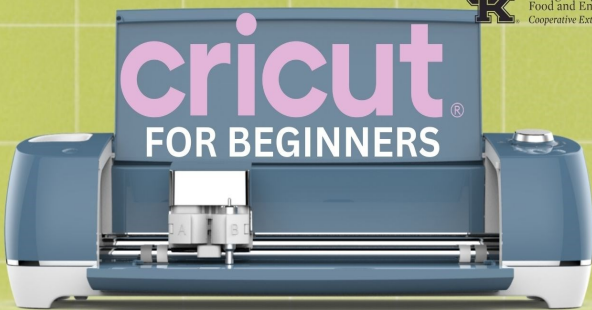
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April 17th
1:00 PM

Participants will make a personalized pouch



Spots are limited!
Signup by Calling the Extension Office at (270) 465-4511

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CLOTHESLINE BASKET MAKING
MONDAY, APRIL 17
1:00 PM OR 5:30 PM

PLEASE CALL THE EXTENSION OFFICE AT
(270) 465-4511 TO RSVP



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LET'S MAKE ROLLS!

THIS WORKSHOP WILL TEACH THE PERFECT TECHNIQUE OF MAKING DELICIOUS ROLLS THAT YOUR FAMILY WILL LOVE!

**TUESDAY, APRIL 18
5:30 PM**

**Back by popular demand!
New participants only until April 12.
Returning participants may begin signing up on April 13.
Please call (270) 465-4511 to RSVP.**



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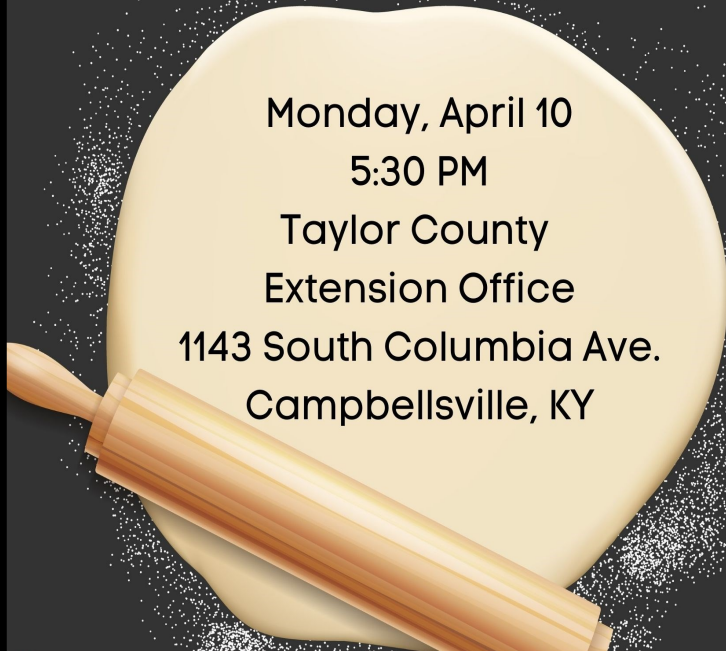
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PIE CLASS

Monday, April 10
5:30 PM

Taylor County
Extension Office

1143 South Columbia Ave.
Campbellsville, KY



Back by popular demand! Please call
(270) 465-4511 to reserve your spot!
New participants only until April 6.

Returning participants may begin signing up on April 7th.

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Salad Workshop

Learn recipes for a
variety of salads that
will be the perfect
addition to spring and
summer meals!

Thursday
April 20
1:00 PM or 5:30 PM

Spots are limited! Please
RSVP to the Extension
Office at 270-465-4511.



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Carrot Cake Smoothie

- **1 medium** frozen ripe banana
- **2 medium** carrots, chopped
- **1/2 cup** canned-in-juice pineapple tidbits, drained
- **1/4 cup** low-fat vanilla yogurt
- **1/2 cup** nonfat milk
- **4-5** ice cubes
- **Dash** cinnamon (optional)
- **1/2 teaspoon** vanilla extract (optional)

Wash hands with soap and warm water, **scrubbing** for at least 20 seconds. **Rinse** carrots under cool running water and scrub with a clean vegetable brush to remove any dirt before chopping. **Add** banana, carrot, pineapple, yogurt, milk, ice, and cinnamon and vanilla (if using) to a blender, and **blend** until smooth. If needed, **add** more milk to encourage blending. **Refrigerate** leftovers.

Yield: 2, 1.5 cup servings. **Nutrition Analysis:** 160 calories, 1g total fat, 0g saturated fat, 5mg cholesterol, 90mg sodium, 36g total carbohydrate, 4g fiber, 26g total sugars, 2g added sugars, 5g protein, 6% DV vitamin D, 10% DV calcium, 6% DV iron, 15% DV potassium.



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

JANUARY 2023

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

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



CONTACT RECOGNIZED AND TRUSTED ORGANIZATIONS WHO KNOW IF AND WHERE VOLUNTEERS ARE NEEDED



DONATE TIME, ENERGY, MONEY, OR GIFT CARDS

According to FEMA, financial contributions are the most flexible and most effective method of donating. Contact recognized charitable organizations who are on the ground in an affected area. They know what items and quantities are needed – and who needs them. Your time and energy may also be helpful in the days, weeks, and months after a disaster. However, never “self-deploy” to disaster areas. Again, contact recognized and trusted organizations who know if and where volunteers are needed. Disaster response and recovery efforts must be well-coordinated within a local community to be safe and effective.

BE WARY OF SCAMS

Finally, be wary of donation-related scams after an emergency. Unfortunately, scammers prey on generosity and compassion during times of widespread need. Before donating – especially cash or gift cards – research the charity. Also, be careful of crowdfunding scams. These happen when a person asks for help through a crowdfunding

website, which is an online site where you can make financial contributions to an individual, family, or personal cause. Some crowdfunding sites do little to make sure the money goes where the organizer says it will.

Contact your local County Extension Office for suggestions of community organizations collecting money or in-kind donations.

REFERENCES:

<https://www.fema.gov/disaster/recover/volunteer-donate>

Huff, N. (2023). *Financial Management After a Natural Disaster*. University of Kentucky Cooperative Extension Service, Family and Consumer Sciences, #FRM-IFD.002. https://fcs-hes.ca.uky.edu/files/frm-ifd.002_financesafterdisaster.pdf

Norman-Burgdolf, H., & Norris, A. (2023). *Keeping Food and Water Safe After a Natural Disaster*. University of Kentucky Cooperative Extension Service, Family and Consumer Sciences, #FN-IFD.002. https://fcs-hes.ca.uky.edu/files/fn-ifd.002_foodwaterafterdisaster.pdf

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