TAYLOR COUNTY FCS EXTENSION NEWSLETTER

August 2024



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Patrick L. Hardesty

Taylor County Contact Agent for Family & Consumer Science



Cooperative Extension Service

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Homelessness in Kentucky

On any given night, more than 4,000 Kentucky men, women, and children are experiencing homelessness. A few are in transitional housing (540 people), but the vast majority are in emergency shelters (2,756 people) or living completely unsheltered (1,470 people).

What is causing homelessness in Kentucky?

Homelessness is a growing problem in Kentucky, in part because it is a complex social issue which has multiple causes. First, in terms of economics, unemployment, stagflation (stagnating wages outpaced by inflation), and high housing costs have conspired to create a housing crisis. As a result, these factors contributed to a 7.5% increase in available rents, and 66% of Kentucky households spend more than half of their income on rent alone. Second, housing instability is related to a host of social and public health issues that have plagued Kentucky including domestic violence, medical emergencies, natural disasters,

substance use disorder, mental health illness, or even the death of a partner. And third, Kentucky simply does not have enough temporary housing or emergency shelters to address this growing public health problem.



Source: Dr. Alex Elswick, Assistant Professor and Extension Specialist

Reference: Kentucky League of Cities. (2024). Available at: https://www.klc.org/ News/10096/homelessness-housing-insecurity-and-affordable-housing

Cooperative Extension Service

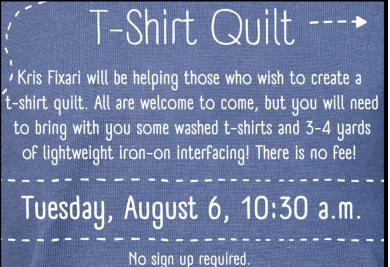
Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

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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, marial 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 lengtish. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.







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







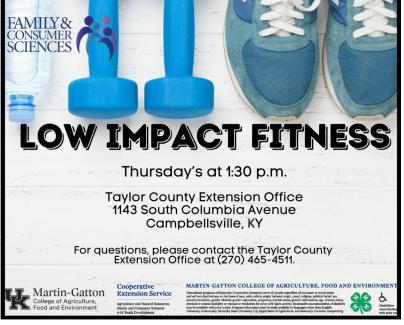




All classes or trips that require a fee must be paid before signing up for the class! You may stop by the Extension Office to make your payment.

Cooperative Extension Servi







Tuesday, August 20, 1:00 p.m. Join the Taylor County Extension Homemakers in making tied fleece blankets to donate to the Taylor Regional Cancer Center and Dialysis Centers in Taylor County!

No sewing required!

Taylor County Extension Office 1143 South Columbia Avenue Campbellsville, KY For questions, please call (270) 465-4511.

conting denotions to complete

Homemakers are accepting donations to complete more blankets. Call the Extension Office at 270-465-4511 for more information.





Homemaker Leader Lesson: Photography

Looking for some tips on taking "good" photos? Our lesson on Composition in Photography can help!

Bring your own camera to get help with troubleshooting.

THURSDAY, AUGUST 22, 10:00 g.m.





All classes or trips that require a fee must be paid before signing up for the class!

You may stop by the Extension Office to make your payment.





TUESDAY, AUGUST 27, 6:00 PM



Cooperative Extension Service

MENU:

WINNER'S CIRCLE CHICKEN
CASSEROLE
PIT ROW POTATOES
BUMPER TO BUMPER BROCCOLI
CASSERLOE
CHECKERED FLAG CHOCOLATE
ECLAIR

FOR QUESTIONS AND TO RSVP, PLEASE CALL THE EXTENSION OFFICE AT (270) 465-4511.

Cooperative Extension Service

Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development

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2024 August Events





SUN	MON	TUE	WED	THU	FRI	SAT
				Homemaker Council Meeting 10:00 AM Low Impact Fitness 1:30 PM	2	3
4	5	Taylormade Quilters 9:00 AM T-Shirt Quilt Class 10:00 AM	7	Low Impact Fitness 1:30 PM Kitchen Towel 3:00 PM \$5 Fee	Ovarian Cancer Seminar 12:00 PM	10
11	12	13	Crafternoon 1:00 PM \$6 Fee	Low Impact Fitness 1:30 PM Kentucky State	16 Fair ····	17
18 Kentucky Stat	19	Blankets of Love 1:00 PM	21	22 Leader Training 10:00 AM Decluttering 1:00 PM Low Impact Fitness 1:30 PM	23	Tuck-Away Strawberry Tote 9:00 AM \$10 Fee
25	26	27	28	29	30	31
Last Day of the Kentucky State Fair		Annual Meeting 6:00 PM \$12 Registration	Lunch & Learn 11:00 AM	Low Impact Fitness 1:30 PM		

Circle of Friends: Second Tuesday Monthly,

6:30 pm

Modern Day Homemakers: Second Monday Monthly,

6:30 pm

Harmony Club:

Second Tuesday Monthly,

12:30 pm

Saloma Road:

Second Thursday Monthly, 10:00 am

Sidetracked Homemakers
Second Tuesday Monthly,

6:00 pm

Mannsville:

Second Thursday Monthly, 6:00 pm

Taylormade Quilters:

First Tuesday Monthly,

9:00 am

Bunco Club:

Third Tuesday Monthly, 6:00 pm

Mastering Skills:

Second Monday Monthly,

12:30 pm

Quilts of Honor:

Fourth Wednesday Monthly,

10:00 am



M:NEYVI\$E

VALUING PEOPLE. VALUING MONEY.

AUGUST 2024

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THIS MONTH'S TOPIC: MAXIMIZING COLLEGE SAVINGS

College is an attractive choice for people who want to gain specialized knowledge and skills that can improve career prospects and personal growth. Many students rely on financial aid to help pay education-related expenses. Also, a combination of college savings and exploring ways to save before and after college can help with the overall cost.



SAVING BEFORE COLLEGE

To go to a four-year public university in Kentucky, the average cost for tuition, fees, room, and board is around \$27,500 per student per year. Begin saving for college early. Kentucky has accounts like a KY Saves 529 plan (https://www.kysaves.com/). You can use these tax-advantaged accounts to save money that you can use for college expenses including books, computers and laptops, housing, tuition, and fees. You can use a 529 to pay for college, graduate school, trade and vocational school, and apprenticeship programs. 529 plan earnings and withdrawals are tax-free, making it a tax-advantaged option for college savings.

In addition to saving, you can help pay for school with scholarships. Scholarships are free money awarded for various reasons, including

Lexington, KY 40506

needs-based, community-sponsored, major-specific, and merit-based scholarships. A merit-based scholarship, like the Kentucky Educational Excellence Scholarship (KEES) program, provides money to students who do well in high school to go toward college expenses. The Kentucky Higher Education Assistance Authority is dedicated to improving students' access to higher education. Visit https://www.kheaa.com/web/scholarshipsgrants.faces for more information about KEES and other state-specific scholarship opportunities.

Along with scholarships, check to see whether you qualify for other free money, including grants, by filling out the Free Application for Federal Student Aid (FAFSA). This will also help you decide if you need student loans to close the gap in affordability.

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MAKING COLLEGE AFFORDABLE TAKES PLANNING AND SAVVY USE OF AVAILABLE RESOURCES



SAVING AFTER COLLEGE

Many students practice responsible borrowing by repaying their student loans. If you borrow money to pay for college, make sure you update your physical address and email address so you receive important communication from your lender. If you are currently repaying student loans or will begin making payments soon, research all your repayment options. Different repayment plans may provide different advantages, including paying off loans at different speeds depending on financial needs and income.

Consider how your job or career choice may provide additional benefits, including Public Service Loan Forgiveness (PSLF). If you work in public education, nonprofit, law enforcement, child and family service agencies, or the U.S. military, you may be eligible for PSLF.

Making college affordable takes planning and savvy use of available resources. No matter where you are in your educational journey, the U.S. Department of Education Federal Student Aid website is a good place to start. From completing the new FAFSA application, to exploring repayment plans and PSLF or forgiveness options, learn more at https://studentaid.gov/.

REFERENCE:

Hanson, M. (2024.) "Average Cost of College & Tuition" EducationData.org, https://educationdata.org/average-cost-of-college

Spotlight: Military Families in Kentucky

Did you know that more than 80,000 service members and their families live in Kentucky? This includes more than 17,500 spouses and nearly 29,000 children. The Post-9/11 GI Bill can provide additional cost savings to service members and dependents to save on education expenses. Learn more at https://www.va.gov/education/about-gi-bill-benefits/post-9-11/.

If you're a professional who works with military families, visit https://oneop.org/ to learn more about professional development available to you through a partnership with Cooperative Extension and the U.S. Department of Defense.

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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ADULT

HEALTH BULLETIN



AUGUST 2024

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: http://fcs-hes.ca.uky.edu/ content/health-bulletins

THIS MONTH'S TOPIC

ARE YOU UP TO DATE ON VACCINES?



ugust is National Immunization Awareness
Month, observed each year to highlight the
importance of routine vaccination for people
of all ages. Vaccines provide protection against
severe illness, disability, and death from 15
different infectious diseases such as influenza (flu),
pneumococcal disease, herpes zoster (shingles),
hepatitis A, hepatitis B, HPV-related cancers,
tetanus, and pertussis (whooping cough).

Seasonal influenza (flu) is a respiratory virus that infects tens of millions of people every year in the United States. An annual flu vaccine helps prevent infection and decreases your chances of being hospitalized or dying if you do get sick. Flu vaccines also protect from flu-related pneumonia and flurelated heart attacks or stroke — complications that are especially dangerous for people with diabetes or chronic heart or lung conditions.

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An annual flu vaccine helps prevent infection and decreases your chances of being hospitalized or dying if you do get sick.



Continued from the previous page

Hepatitis B is a serious, potentially deadly infection of the liver caused by the hepatitis B virus (HBV). There is no cure, so it is important to receive the vaccine that prevents HBV infection, as well as the chronic liver damage and cancer that hepatitis B can cause.

Human papillomavirus (HPV) is a leading cause of cervical cancer and can cause other types of cancer in both women and men. The HPV vaccine keeps you from being infected with the virus or passing it to others, protecting you and them from the immediate effects of the virus as well as from the various cancers it can trigger.

Despite the benefit of vaccines, 3 out of every 4 adults are missing one or more routinely recommended vaccines. During the COVID-19 pandemic, many people got behind on routine vaccines, because of missed or rescheduled annual well exams or routine physicals. Many children and adults who delayed vaccination during the pandemic are still behind schedule. It is crucial that everyone takes steps to get back on schedule with their routine immunizations, to be protected against disease and severe illness.

Adults may be confused about what vaccines they are supposed to get and if they are up to date. Some vaccines only require one dose, while others may require more than one, or need to be given yearly or so many years apart. There are also certain

vaccines that are recommended for people with specific jobs, and for travelers who are going to a part of the world where certain types of diseases exist.

Are you up to date on all the vaccines that you need? How can you know? Your health-care provider can tell you about recommended vaccines and which vaccines may be helpful for you. Additionally, the CDC has a helpful chart of all adult vaccines and who may need to get them, based on your age and lifestyle. You can find the chart at https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html or search "CDC vaccine schedule" on the Internet.

If you are not sure about which vaccines you have received, your doctor, employer, or local health department may have your vaccine records. There is no central database for adult vaccines, but the provider who gave you the vaccine will keep a record. There are also blood tests that can check to see which diseases your body has immunity to and which you may need a vaccine for to help build immunity.

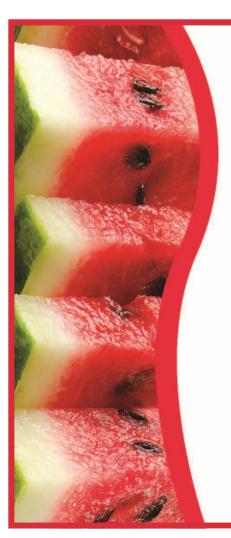
REFERENCE:

https://www.cdc.gov/vaccines/adults/reasons-to-vaccinate.html

HEALTH BULLETIN

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Taylor County 1143 South Columbia Avenue Campbellsville, KY 42718 NONPROFIT ORG
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Watermelon Salsa

2 cups chopped seedless watermelon
1 cup fresh blueberries
1 cup chopped cucumber
½ cup chopped onion

½ cup chopped red pepper
 ½ teaspoon garlic salt
 1 teaspoon lime juice
 2 tablespoons balsamic vinegar

Combine watermelon, blueberries, cucumber, onion and pepper in large serving bowl. Sprinkle with garlic salt. Toss to coat. Stir in lime juice and balsamic vinegar. Cover and chill one hour.

Yield: 10, ½ cup servings
Nutritional Analysis:
25 calories, 0 g fat,
0 mg cholesterol, 50 mg sodium,
7 g carbohydrate, 1 g fiber,
5 g sugar, 1 g protein.



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