

# FLOYD COUNTY

## BUILDING STRONG FAMILIES

### NEWSLETTER



Cooperative  
Extension Service

March 2024

#### SPRING IS THE TIME TO ORGANIZE, CLEAN UP YOUR FINANCIAL APPS

This year, there's a new item to incorporate into your spring-cleaning ritual: thoroughly examining your financial applications.

Right now is an opportune moment to sift through your financial apps, checking for any lingering balances. If you discover surplus funds sitting idly, consider moving this money to a high-yield savings account. Such accounts often offer more favorable interest rates and increased safety, allowing your money to grow.

Additionally, extend this routine to include any rebate or coupon applications you regularly use. It's easy to accumulate rewards and forget, but periodically checking these apps can reveal significant redeemable value. Converting these rewards into cash or depositing them into a savings account provides security and potentially earns you interest. This practice tidies up your digital financial footprint, enhancing your financial security and growth.

The decline in cash usage underscores a broader shift in consumer payment preferences. According to a 2022 study by the Pew Research Center, 41% of Americans reported not using cash for any purchases within a typical week. This trend highlights a pivot towards alternative payment methods, including debit and credit cards, digital wallets and money transfer applications. Such statistics reflect a changing landscape where digital transactions are becoming the norm, underscoring the importance of managing digital finances wisely.

Digital payment platforms like Venmo, PayPal and Cash App are on the rise. These apps offer convenience and flexibility, making them popular choices for a wide range of transactions.

A survey conducted by NerdWallet, in

partnership with the Harris Poll, found that about two-thirds of mobile payment app users keep funds in their accounts. Notably, nearly half of these users have more than \$100 in their account at any given time, suggesting a significant level of trust and reliance on these platforms for financial management.

However, this trust may be somewhat misplaced regarding the security of stored funds. While these apps excel at facilitating quick transfers, they are not designed with the same protective measures as traditional banking institutions.

Banks and credit unions provide insurance through organizations like the Federal Deposit Insurance Corporation – more commonly known as the FDIC – ensuring that customers' deposits are protected up to certain limits. Unfortunately, many mobile payment apps do not offer this level of security, leaving users' balances potentially exposed.

This distinction is crucial for users to understand, as it affects the safety and security of their funds. In the digital age, being vigilant about where and how money is stored is more important than ever, prompting a need for greater awareness and careful financial management.

For more information on financial success, contact your Floyd County extension office.

**Source:** Kelly May, senior extension associate for Family Finance and Resource Management

#### INSIDE THIS ISSUE

Health Bulletin	2-3
MoneyWise	4-5
Club News	6-7
December Calendar	8
January Calendar	9



*Andrea Slone*

Andrea J. Slone  
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**Facebook:**  
[www.facebook.com/FloydExt](http://www.facebook.com/FloydExt)

#### Cooperative Extension Service

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

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Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

# ADULT HEALTH BULLETIN



**MARCH 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

# SAVE YOUR VISION



**M**arch is "Save Your Vision Month" in the United States. This is a timely reminder to all of us to make good choices regarding our eye health. Experts estimate you can prevent half of visual impairment and blindness through early diagnosis and treatment. Making time for preventative care is an important part of taking care of our eyes.

Many people do not realize that eyesight can get worse over time. Because of slow changes, it can be difficult to tell if your eyesight has changed until you have an eye exam.

All people should have a basic vision screening annually as a part of an overall wellness exam. The Centers for Disease Control and Prevention recommends people older than 60 receive a dilated eye exam, performed

**Continued on the next page** →



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Disabilities accommodated with prior notification.

***If you find that your eyes feel tired after you spend a lot of time focusing on one thing, such as a computer screen, try using the 20-20-20 rule. Every 20 minutes, look away about 20 feet in front of you for 20 seconds to reduce eye strain.***



**→ Continued from the previous page**

by an optometrist or ophthalmologist, every two years. You should also make an appointment to have your eyes checked if you have any of the following:

- Decreased vision
- Draining or redness of the eye
- Eye pain
- Double vision
- Floaters (tiny specks that appear to float before your eyes)
- Circles (halos) around lights
- Flashes of light

If you are referred to an optometrist, a doctor who specializes in eye care, make sure to schedule and go to that appointment. You should follow any recommendations they give you. Glasses or contact lenses, or even eye surgery, can help restore many people's eyesight, or help them see better than they ever could before.

**Other ways to protect your vision include:**

- Eat a healthy diet, including leafy greens such as spinach or kale, and maintain a healthy weight.

- Know your family's eye health history.
- Wear sunglasses that block out 99% to 100% of UV-A and UV-B radiation (the sun's rays).
- Quit smoking or don't start.
- Wear eye protection such as specific kinds of glasses or goggles when operating machinery, working outside or around small particles that could get in your eyes and cause problems.

If you find that your eyes feel tired after you spend a lot of time focusing on one thing, such as a computer screen, try using the 20-20-20 rule. Every 20 minutes, look away about 20 feet in front of you for 20 seconds to reduce eye strain.

**REFERENCE:**

<https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>

**ADULT  
HEALTH BULLETIN**

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Adobe Stock



# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MARCH 2024

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

## THIS MONTH'S TOPIC: ALLOWANCE: A LIFE SKILL BUILDER

Allowance plays a crucial role in shaping a child's development. It fosters important life skills, instills a sense of responsibility, and promotes financial literacy. Allowance can be a powerful tool for teaching important life lessons.

Allowance is money parents or caregivers give to their children on a regular basis to teach them money management skills. Giving children an allowance is a personal decision for each family that may depend on disposable income or household expectations. Some parents tie allowance to specific chores while others provide a fixed amount each week or month.

### FINANCIAL RESPONSIBILITY

One of the main benefits of giving children an allowance is to teach money management. When children receive a fixed amount of money regularly, it is easier to understand how to budget. They learn to save their money for various reasons, such as saving for a desired toy, spending on daily needs such as lunch, or giving to charitable causes. This early exposure to financial decision-making lays the foundation for responsible money management later in life.



### WORK ETHIC

Allowance also teaches children the value of hard work. Many parents give allowance for the completion of chores. By associating money with effort, children develop a strong work ethic and understand that rewards are earned through dedication and responsibility. This connection between work and reward prepares children and teens for adulthood.

### GOAL SETTING

Allowance is a practical tool for teaching children about goal setting. Whether it's saving for a new toy, a special event, or a long-term investment, children learn to set goals and work toward them. This is a valuable skill that goes beyond financial matters.

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Disabilities accommodated with prior notification.

## ALLOWANCE ALSO PLAYS A ROLE IN NURTURING EMPATHY AND SOCIAL RESPONSIBILITY.



### DECISION-MAKING

Receiving an allowance allows children to make choices about spending. “Do I buy what I can afford today, or do I wait and save more money for the nicer option?” This fosters critical thinking and decision-making skills. Children must evaluate their priorities, make trade-offs, and consider the consequences of their choices. Such decision-making experiences contribute to the ability to analyze and solve problems which are essential skills in life.

### EMPATHY

Allowance also plays a role in nurturing empathy and social responsibility. Parents can encourage children to give some of their allowance to charitable causes or community projects. This practice can expand a child’s understanding of others’ needs and teaches them to give back. These early lessons in generosity and compassion create individuals who are mindful of the needs of others.

### FINANCIAL LITERACY

As children grow, the lessons learned through allowance provide a foundation for understanding financial literacy concepts.

Understanding the basics of budgeting, saving, and making informed financial decisions is crucial in making wise decisions later. Individuals who have been exposed to these concepts through allowance are better equipped to manage money, avoid debt, and plan for their future.

The value of allowance extends far beyond the simple act of receiving money. It is a tool for building life skills, responsibility, and financial literacy. Allowance can contribute to the overall development of children, shaping them into more responsible, thoughtful, and money-wise individuals.

### REFERENCES:

- Greenspan, A. (2005). The importance of financial education today. *Social Education*, 69(2), 64-66.
- Rossmann, R. (2002). Involving children in household tasks: Is it worth the effort? University of Minnesota.
- Trautner, T. (2017). The benefits of chores for your child. Michigan State University Extension.

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

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# FLOYD COUNTY HOMEMAKER SCOOP

## HOMEMAKER CLUB NEWS

The 2023-2024 Kentucky Extension Homemaker year is set to start September 2023! The Floyd County Extension Homemakers Council will resume normal/regular schedule club meetings starting September. Please contact your club president for more details about club meetings.

**Facebook:** <https://www.facebook.com/groups/floydcohomemakers>

Floyd County Homemaker Club Meetings will be held monthly at the Allen Baptist Church on

### SAVE THE DATE

**March 19, 2023**

Lunch & Learn

**April 16, 2023**

Lunch & Learn

### **Lunch & Learn Monthly Topics**

- |                                |                          |
|--------------------------------|--------------------------|
| Cherished Possessions          | Carbon Monoxide          |
| Savoring the Flavor: Spices    | Generational Differences |
| Planning Thrifty Holiday Meals | Self-Care                |
| Radon                          | Strong Bones             |

## SPECIALTY CLUB NEWS

### **Nimble Thimble Quilt Guild**

The Nimble Thimble Quilt Guild will be meeting on first Wednesday of March.

From 10 AM at the Floyd County Extension Office. For more information about this group, contact the office at (606) 886-2668.

### **Woolies**

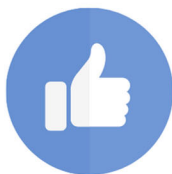
The Woolies will be meet on Second Wednesday of March at 10 AM at the Floyd County Extension Office. For more information about this group, contact the office at (606) 886-2668.

### **Evening Quilt Group**

The Evening Quilt Group will meet on the third & fourth Monday of the month at 5:00 PM at the Martin Church of Christ. For more information about this group, contact the office at (606) 886-2668.

## **Family & Consumer Sciences Programming**

[www.facebook.com/floydfcs](http://www.facebook.com/floydfcs)



**Like us on Facebook & stay up to date on FCS programming!**



# Dinner for Two

COOKING TOGETHER AS A TEAM

March 8, 2024 6:00 PM

FLOYD COUNTY EXTENSION OFFICE

YOU MUST CALL TO REGISTER:

(606) 886-2668



## Food for Life - A Heart Healthy Cooking Class

**Tues., March 12th  
5:00-7:00pm**

**Floyd County  
UK Extension Service**

3490 KY-321,  
Prestonsburg, KY 41653

Learn how to cook heart-healthy  
veggie egg rings

in partnership with the UK Extension Service.

Each family will leave with a goodie  
bag of food prep items and a  
\$25 gift card to Food City.

Space is limited, please register  
for the event by emailing  
**Heather Samons** at  
hsamons@arh.org

# DIABETES SUPPORT GROUP

**MAR 28**

Last Thursday  
of each month

DISCUSSION TOPIC:

**Neuropathy:  
Coping with the Pain**



10AM: JOIN VIA ZOOM  
[zoom.us/my/arhdiabetessupport](https://zoom.us/my/arhdiabetessupport)



For those with Diabetes  
attending in person:  
**Free Food Box**  
Medically-tailored

Family and support caregivers are welcome  
to attend. One food box per person with diabetes.



Two convenient locations:

**10AM Prestonsburg**  
Floyd County UK Extension  
Office @ 3490 KY-321

**2PM South Williamson**  
Tug Valley ARH  
Admin Conference Room  
@ 260 Hospital Road



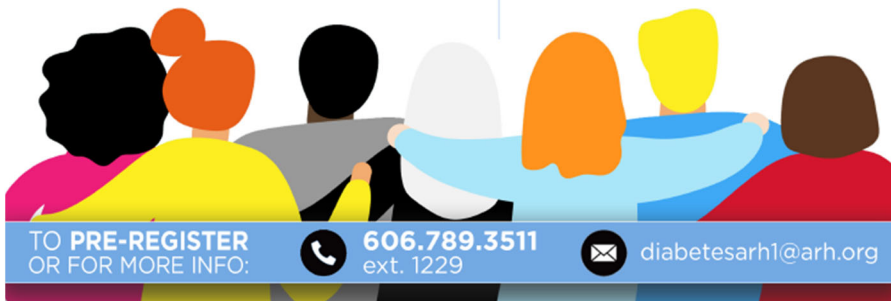
## Lunch & Learn

Floyd County Extension Office

12:00 PM

Topic:

**“Generational Differences”**



TO PRE-REGISTER  
OR FOR MORE INFO:



606.789.3511  
ext. 1229



diabetesarh1@arh.org

## EAT YOUR MICROGREENS

People are becoming increasingly interested in growing and eating microgreens. Luckily, a few studies over the past few years have started to look at the nutritional value of microgreens.

Microgreens are considered a vegetable. They are the very young, tender plants of very common greens and vegetables, including broccoli, arugula, beets, and mustards. They are harvested right after the first true leaf appears. Because microgreens can be several different types of plants, there is wide variety in the amount of nutrients they contain.

Microgreens are a great way to add variety to your diet and add color to your plate. In some cases, microgreens can have four to 40 times the nutrient values of their mature counterparts. Some research has shown they can be excellent sources of vitamins C, E, K, and beta-carotene (a compound that can be turned into vitamin A in our bodies). To reach the same values as other vegetables and fruits in the diet, you will have to consume a large quantity of them since they don't add much bulk to the diet. Don't think of microgreens as a superfood, which is a term made up to market foods and products. They are more like another option to add variety, nutrients, and bulk up plant foods in the diet.

Since they are a vegetable, you can incorporate them into the diet in a way similar to other common greens. When you want to eat microgreens, consider:

- Tossing them into a salad
- Using them instead of spinach or kale in an omelet or frittata
- Replacing lettuce on burgers, wraps, or tacos
- Topping soups, salads, pizza, or flatbreads
- Garnishing dishes
- Throwing them into a smoothie

Some people are interested in microgreens because they can easily grow them in homes and gardens and produce very little food waste. For more information about growing and eating microgreens, reach out to your local county Extension office.

### References:

<https://nfsc.umd.edu/news/mighty-microgreens>

<https://agresearchmag.ars.usda.gov/2014/jan/greens>

[https://reader.elsevier.com/reader/sd/pii/S2772566921000057?to-](https://reader.elsevier.com/reader/sd/pii/S2772566921000057?to-ken=572E8DF71A118A4D79B6B1067B24496C83BE908F37A69C50CA161F0DA1C8B5C6A2D68131B1AA85B0F5D52DE204A0EFCB&originRegion=us-east-1&originCreation=20221216022012)

[ken=572E8DF71A118A4D79B6B1067B24496C83BE908F37A69C50CA161F0DA1C8B5C6A2D68131B1AA85B0F5D52DE204A0EFCB&originRegion=us-east-1&originCreation=20221216022012](https://reader.elsevier.com/reader/sd/pii/S2772566921000057?to-ken=572E8DF71A118A4D79B6B1067B24496C83BE908F37A69C50CA161F0DA1C8B5C6A2D68131B1AA85B0F5D52DE204A0EFCB&originRegion=us-east-1&originCreation=20221216022012)

**Source:** Heather Norman-Burgdolf, PhD, Extension specialist for food and nutrition



## Spring Harvest Salad

**5 cups** torn spring leaf lettuce

**2½ cups** spinach leaves

**1½ cups** sliced strawberries

**1 cup** fresh blueberries

**½ cup** thinly sliced green onions

### Dressing:

**4 teaspoons** lemon juice

**2½ tablespoons** olive oil

**1 tablespoon** balsamic vinegar

**1½ teaspoons** Dijon mustard

**2 teaspoons** Kentucky honey

**½ teaspoon** salt

**¼ cup** feta cheese crumbles

**½ cup** unsalted sliced almonds

**1. Combine** leaf lettuce and spinach leaves with sliced strawberries, blueberries and green onion in a large salad bowl.

**2. Prepare** dressing by whisking together the lemon juice, olive oil,

balsamic vinegar, Dijon mustard, honey and salt; **pour** over lettuce mixture and toss to coat.

**3. Sprinkle** salad with feta cheese and sliced almonds.

**4. Serve** immediately.

**Yield:** 8, 1 cup servings.

**Nutrition Analysis:** 130 calories, 9 g fat, 1.5 g sat fat, 240 mg sodium, 12 g carbohydrates, 3 g fiber, 7 g sugar, 3 g protein.

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





# March 2024

Sun      Mon      Tue      Wed      Thu      Fri      Sat

					1	2
3	4 <b><u>Allen Homemakers</u></b> 11:00 AM	5	6 <b><u>Nimble Thimble Quilt Guild</u></b> 10 AM	7	8 <b><u>Dinner for Two</u></b> 6:00 PM	9
10	11	12 <b><u>Heart Healthy Cooking</u></b> 6:00 PM	13	14	15	16 <b><u>Quilters' Day Out!!</u></b>
17	18	19 <b><u>Homemaker Lunch &amp; Learn</u></b> 12:00 PM	20 <b><u>Nimble Thimble Quilt Guild</u></b> 10 AM	21	22	23
24	25	26 <b><u>New Ag Agent Meet &amp; Greet!</u></b>	27 <b><u>Nimble Thimble Quilt Guild</u></b> 10 AM	28 <b><u>Floyd/Johnson Diabetes Support Group</u></b> 10:00 AM	29	30
31						