

Family & Consumer Sciences

NEWSLETTER

Cooperative Extension Service
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May 2024

Life with Liz

Welcome to Boone County Cooperative Extension’s new Family & Consumer Sciences Newsletter. We are happy to have you as part of the Extension community and look forward to sharing with you all that we have to offer! My name is Liz Evans, and I am just one of the Family & Consumer Sciences Agents here in Boone County. I received my undergraduate degree from the University of Alabama and my master’s degree from Morehead State University. I am married to my wonderful husband of 6 years, and we have a 7-month-old son and a four-legged fur baby as well. I started with Extension in 2021 and do a lot of programming in the areas of early child development, mental health, wellness, first responders, disaster preparedness, and kinship care. My counterpart, Diane Mason, does a lot of fantastic programming related to aging, nutrition, cooking, financial management, and end of life planning among many other areas. For those who are not aware, Family & Consumer Sciences education covers topic areas such as early child development, food and nutrition, cooking, physical and mental health, financial management, promoting healthy homes and communities, leadership development, parenting, relationships, and much more! We hope that this monthly newsletter will provide you with the latest information about the classes we have going on at the Extension office as well as valuable information in Family & Consumer Sciences Education.



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MONTHLY SPOTLIGHT

Pet First Aid and CPR

5/14/2024 6:00 PM



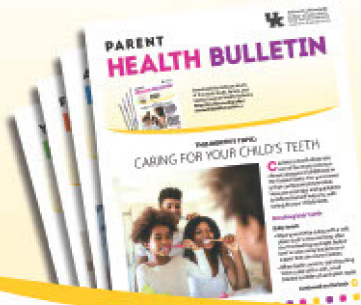
Do you know how to best help your furry family members in case of an emergency? Do you know what foods are considered toxic to your four-legged family members? What should you have in a pet first aid kit? Come to our pet first aid and CPR class where a veterinarian will discuss all of this and more!

Hands-on component included.
REGISTRATION REQUIRED.



PARENT

HEALTH BULLETIN



MAY 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](http://fcs-hes.ca.uky.edu/content/health-bulletins)

NAME County
Extension Office
000 Street Road
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THIS MONTH'S TOPIC

PREVENT SPORTS-RELATED INJURIES



Playing sports is a great way for kids to be active, move their bodies, burn energy, and have fun! Parents of school-age children may find that they spend a significant amount of time taking kids to and from sports activities, practices, games, and clinics. There are also things parents and caregivers can do to keep their young athletes feeling good and avoiding injuries.

Be prepared

Before starting a new sport, make sure kids know the general rules of the game and how to stay safe. This will help them have fun and lower the chances of an injury. They should also take water to practices and games to stay hydrated.

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Disabilities
accommodated
with prior notification.



Before every practice or game, kids should stretch and warm up their bodies. This includes things like toe touches and shoulder rolls, as well as increasing their heart rate slowly, by doing activities like jumping jacks and jogging.

➔ **Continued from the previous page**

Warm-up and cool-down

Before every practice or game, kids should stretch and warm up their bodies. This includes things like toe touches and shoulder rolls, as well as increasing their heart rate slowly, by doing activities like jumping jacks and jogging. Warming up helps increase blood flow to organs and muscles, and increases flexibility needed to move quickly. Cooling down helps your body adjust back to needing less blood and oxygen. Stopping intense activity too quickly can cause feelings of dizziness or nausea.

Technique

Most sports have proper ways that players should do certain activities to prevent injuries. Examples are specific ways to throw a baseball, how to tackle in football, or how to dive in volleyball. Teaching the right way to do activities helps kids to be more successful in their chosen sport and keeps them healthy.

Use proper equipment

Make sure your child has shoes that fit and are appropriate for the sport, like cleats or sneakers. Children who wear glasses

may benefit from prescription goggles or shatterproof glasses. Ask your child's coach about helmets, mouthguards, athletic cups and supporters, and any needed padding.

Safe surfaces

Make sure the surface your child is playing on is safe for activity. Ruts or holes can cause kids to trip and fall. Damaged equipment like goal posts or nets can also pose a hazard. All these things wear over time, so keep an eye out and tell league officials or coaching staff if you notice a problem.

Teaching kids how to stay safe while enjoying sports is an important part of supporting their activities as a parent or caregiver. When they play safely, everyone has more fun!

REFERENCE:

<https://kidshealth.org/en/parents/sports-safety.html>

**ADULT
HEALTH BULLETIN**

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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2024

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INVEST IN YOURSELF: WHICH RETIREMENT PLAN IS RIGHT FOR YOU?

Have you ever considered when you will be **financially** ready to retire? For working consumers, how they choose to invest their hard-earned money will make a difference in determining how financially ready they are. There are several types of retirement plans designed to help you save money for retirement while working. These fall into two major groups: *defined benefit plans* and *defined contribution plans*.



DEFINED BENEFIT PLANS

A **defined benefit plan** specifies a fixed monthly amount of money a person will receive upon retirement. The fixed amount (aka, the “defined benefit”) is usually calculated from your salary and how long you worked. It may be listed as a predetermined amount of money or a percentage of your monthly salary. The most common form of defined benefit plans is a **pension**. Pensions require that workers contribute a certain amount of money from their paycheck into a pool of money that their employer then redistributes upon retirement. Other types of defined benefit plans include cash balance plans, annuities, and lump-sum payment plans.

DEFINED CONTRIBUTION PLANS

A **defined contribution plan** does not promise

a set amount of money for retirement. In this plan, the employee, the employer, or both contribute. There are several types of defined contribution plans such as a 401(k), 403(b), and an IRA.

A **401(k)** is a type of defined contribution plan in which the employer sponsors the plan. Employees often can select how to invest their money. Money invested into 401(k) plans has pre-tax benefits, which means contributions can reduce an employee’s current taxable income. The amount you contribute is typically a percentage of your salary. Another type of defined contribution plan is a **403(b)**, which is designated for public school teachers, nonprofit employees, and charitable organizations. They work very similar to a 401(k).



RETIREMENT SHOULD BE A TIME OF MINIMAL FINANCIAL STRESS



An **IRA**, which stands for Individual Retirement Account, is also considered a defined contribution plan. The earnings on a traditional IRA are not taxed until they are paid out or withdrawn. A **Roth IRA** works in reverse – the consumer pays taxes before contributing, which can be beneficial since tax rates tend to rise over time.

HOW MUCH DO YOU NEED TO RETIRE?

The answer to this question varies for everyone. Knowing how your salary has changed over time can be a key consideration for determining when you want to retire. Also, knowing the amount of money you need to maintain a certain lifestyle into retirement is important. For a more concrete number, there are several online calculators you can use, such as this one provided by FINRA: <https://retirementcalculator.nga.finra.org/calculator/>.

WHY IS THIS IMPORTANT?

You may imagine retirement as a time to finally have financial freedom. However, unexpected expenses may come up – from medical emergencies to home repairs to

inflation. Ask yourself questions like: “Do I want to travel?” “What do I want to splurge on in retirement?” “Am I prepared for unexpected expenses that may arise?” “Will I need to provide for a loved one?” Thinking about specific retirement goals helps you to be more prepared financially.

Retirement should be a time of minimal financial stress. Starting to plan for retirement early makes these goals possible. It is important that you understand how to invest so that as retirement age approaches, you can be more financially secure.

REFERENCES:

Consumer Financial Protection Bureau. *Planning for Retirement*. <https://www.consumerfinance.gov/consumer-tools/retirement/>

U.S. Department of Labor. *Types of retirement plans*. (2023). <https://www.dol.gov/general/topic/retirement/typesofplans>

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RECIPE OF THE MONTH!

Crunchy Hawaiian Chicken Wrap

Servings: Makes 6 servings Serving Size:1 wrap Recipe Cost:\$8.53
Cost per Serving:\$1.42

Ingredients:

- ¼ cup light mayonnaise
- 2 tablespoons vinegar
- ¼ cup sugar
- 1½ teaspoons garlic powder
- 1½ teaspoons onion powder
- 1½ teaspoons chili powder
- 3½ cups coleslaw salad mix
- ¼ cup canned crushed pineapple in 100% juice, drained
- 1 cup fresh chopped baby spinach
- 3 cups diced cooked chicken
- 6 8-inch whole-wheat tortillas



Directions:

1. In a large mixing bowl, whisk mayonnaise, vinegar, sugar, garlic powder, onion powder and chili powder for the dressing. Mix well.
2. Add coleslaw mix, pineapple, spinach and chicken to the Mix well. Serve immediately or cover and refrigerate.
3. For each wrap, place ½ cup filling on the bottom half of the tortilla and roll in the form of a Place seam side down. Cut diagonally. Serve immediately.

NOTE: Filling may be made up to one day in advance. Assemble wraps when ready to serve.

Source: Source: United States Department of Agriculture, What's Cooking USDA Mixing Bowl, March 2015. www.usda.gov/whatscooking

UPCOMING EVENTS

MAY

6

6-7PM

Kids & Technology: Where does a caregiver start!?

Boone County Cooperative Extension Office
6028 Camp Ernst Road, Burlington, KY 41005

MAY

14

6-8PM

Save Fido! Pet First Aid and CPR

Boone County Enrichment Center-Lower Level
1824 Patrick Drive, Burlington, KY 41005

JULY

19

9AM - 12PM

Planner Hours

Boone County Cooperative Extension Office
6028 Camp Ernst Road, Burlington, KY 41005

JULY

23-25

10AM - 12PM

Laugh & Learn Summer Camp

Boone County Enrichment Center-Lower Level
1824 Patrick Drive, Burlington, KY 41005

To register or for any questions, call our office or visit our website:



859-586-6101



www.boone.ca.uky.edu

LIFE THROUGH THE LENS OF FCS



For more information or if you have questions, please reach out--I'm here to help!

Elizabeth Evans

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www.boone.ca.uky.edu



Boone County Family & Consumer Sciences

