

# Melanie's Memos on Managing Home and Family

Utah State UNIVERSITY | COOPERATIVE extension

Volume 1, Issue 2    Written by Melanie D. Jewkes, USU Family and Consumer Science Agent Duchesne County    Spring 2008

## Make the Most of Your Tax Return

It's Tax Season!! This time of year, many companies are trying to persuade you to spend your tax return on their product or service. Before rushing to the car dealership, furniture store or shopping center, take a moment to reflect on your financial situation. Consider the following ideas for making the most of your tax return.

Use your tax return to catch up on bills. If you have outstanding or past-due bills that are accruing interest and late fees, put your return toward these first.

Assess your overall debt and credit situation. To whom do you owe money? If you have multiple accounts to choose from, choose the one with the highest interest rate to save the most money in the end. Visit [www.powerpay.org](http://www.powerpay.org) and experiment with the online calculators programmed to show you how to get out of debt.

Save for a "rainy day." This can help keep you out of debt when an emergency comes. And it is easy to do, since the IRS can deposit your refund directly into an account instead of issuing you a check. Act as if the return never came into your hands by placing it in a savings account that will not be touched until there is an emergency.

Use the refund to build a revolving savings fund for non-monthly expenses that come throughout the year. Examples include Christmas, car registration, school registration or tuition, back-to-school clothes, birthdays, hunting season, summer vacation, etc. Add all costs and divide the total by 12 months. This amount

should be placed monthly into a revolving fund to pay for these expenses. Use a portion of the tax return to get this fund going, and imagine how prepared you will feel when you need the money and it is available.

Look at retirement funds and pension plans. Meet with a financial planner, if necessary, or use an online calculator to estimate future funds needed for retirement. Place your tax return in a Roth IRA or open a new investment fund. Watch as your money grows, adding a nice cushion to your retirement savings.

As a family, make or review family financial goals. These could include a family vacation, providing college education funds or buying/paying off a home. What goal could use a boost from the tax return? Making it a family effort teaches family members valuable lessons about money, goals, dedication and achievement.

Be constantly aware that many companies would love to have your money in their hands. After determining your financial situation, make decisions that will most benefit your own financial goals and security, not the merchant's.

Best of luck to you in meeting your financial goals.

Melanie D. Jewkes  
USU Extension Agent  
Family and Consumer Sciences

### Upcoming Events

March 12—Freezer Meals  
March 19—4H advisory and Teen Advisory Meeting. Please call if you are interested in attending.  
March 20—Cooking with Food Storage—Wheat  
April 10-12—4H Leadermete  
April 16—Budgeting  
April 19—4H Kickoff  
April 24—Teaching Children Money Management  
May 14—Cooking with Food Storage—Beans  
May 22—Cooking with Food Storage—Powdered Milk

Check our website or call for more information:  
[extension.usu.edu/duchesne](http://extension.usu.edu/duchesne)

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## Money-Saving Tips





Each of us could use a little extra money, whether to put toward an emergency savings account, debt payments, or just for spending money. Consider these tips:

- Track your expenses for two weeks or a month and categorize. You may find that you spend more in certain categories than you ever realized. That could be enough motivation to cut back in that area.
- What is your "Latte Factor?" For example, if you were to buy one latte every morning for \$3.25, that adds up to \$16.25 per 5-day work week, \$65 a month, and \$780 a year! What is the one thing you spend money on a daily basis? Candy bar? Soda?
- Cook meals from scratch at home. This can be much cheaper than buying convenience foods or eating out.
- Save money on gasoline. Pull out the bikes from the shed or walk when feasible. The weather is warming up, and couldn't we all use a little extra exercise? (and extra money from fewer times filling up the car)

## 72-Hour Kit

In January's Newsletter, I included information on building a 72-Hour kit, by doing something on a weekly basis. If that is something you would like to have available for yourself or for a group you belong to, please contact me and I will provide you with copies to distribute.

Below is the BookMark for March. Start at the bottom and purchase or do one thing each week to put together a decent 72 hour Kit and food storage by the end of the year. Each class I teach will include a bookmark.

<b>March</b> Food Storage Item: 21 lbs. pasta (date for rotation)	Call the USU Extension office for more information.
Week 13 March 23-29, 2008	
Add \$10 cash to emergency cash stash	Week 10 March 2-8, 2008
	Mar 9 - Set your clocks forward. Check the batteries on your smoke detector and carbon monoxide detector. (install) Make an escape plan.
Week 12 March 16-22, 2008	
Add pocket/utility knife to 72-hour kit	Week 9 Feb 24-Mar 1, 2008
	Add blanket to 72-hour kit
Week 11 March 9-15, 2008	
Update or create an important financial paper binder.	

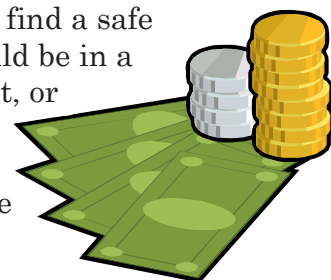
## Emergency Prep Cash Stash

After each of the recent natural disasters and emergencies, many have become aware of the need to have a stash of cash on hand. This is because after severe disasters (Sept. 11, 2001, Hurricane Katrina, fires, and power outages, etc.) ATM machines tend to fail, or run out of money as everyone rushes to get cash. Credit card machines are often down, as well.

It is now recommended that, in addition to a 72+ hour kit of food and water, households and individuals store cash—in small bills and rolled coins.

During the mayhem of Sept. 11th, some people recounted how in NYC, people were trading \$20 bills for \$1, \$5 and even quarters because smaller bills and change were rare, but needed.

To begin this cash stash, find a safe place to store it. This could be in a wallet in your 72-hour kit, or in the glove box of your car. It could also be framed in a picture frame and hung behind your clothes hanging in your closet. There are also special safes that look like books that can be stored safely on your book shelf. It may be a good idea to store a little here and there to disperse the risk.



Set aside an amount of each paycheck that you will use to build your EMERGENCY cash stash, remembering that it is for emergency purposes and not for a shopping trip next week.

Work up towards \$200-300 of cash, with a variety of 5 and 1 dollar bills as well as quarters and dimes, etc.

Let your family know where the money is located, stressing that it is only to be used for emergencies.

## Website

### [extension.usu.edu/duchesne](http://extension.usu.edu/duchesne)

Over the past few weeks, we have been adding to the website for USU Extension in Duchesne County. Currently, there is information on Agriculture, 4-H, Horticulture, and Family and Consumer Sciences with more to come.

Please check our website often, as it is frequently updated. Currently, you will find a calendar of upcoming events, oodles of 4-H information, links to useful websites, and past and current newsletters.

If you missed out on the past classes, check the website for course packets for the following:

- Creating a Financial Information Binder
- Organizing Paperwork
- Cooking with Food Storage Ingredients—Wheat
- Budgeting Worksheets and examples
- More to come!

To access class materials from past classes, go to [extension.usu.edu/duchesne](http://extension.usu.edu/duchesne) and click on “family and consumer sciences” on the left side of the page. From there, click on “Lunch and Learn” or “Night of Insight” in the box on the right side of the page.

Please feel free to email me with what you would like to see and learn about in the newsletter and on the webpage.

To save on postage expenses, we'd like to move toward email newsletters. **If you have an email, please email me to subscribe to the quarterly e-newsletter.** I assure complete confidentiality with emails and will not email for anything other than the newsletters.

Email: [melanie.jewkes@usu.edu](mailto:melanie.jewkes@usu.edu)

## Recipes

### Sweet Snacks to Share

Does your mid-day slump have you running to the vending machine for a pick-me-up? Why not pack your own energy-boosting snack instead? This simple recipe combines unsweetened dried fruits, whole-grain cereals and heart-healthy nuts to help power you through the day. Remember to watch your portion size, however, as dried fruits and nuts are calorie-dense foods.

#### Sweet Snack Mix

- 1 cup raisins
- 1/2 cup chopped dried apricots
- 1/2 cup unsweetened dried apple pieces
- 1 cup bran cereal flakes
- 1 cup multi-grain Cheerios® (or other cereal of choice)
- 1/4 cup walnut pieces



In medium bowl, mix together all ingredients. Place 1/2 cup servings into small zipper-top plastic bags.

Makes 8 servings.

Per serving: 160 calories, 3 g total fat (0 g saturated fat), 37 g carbohydrates, 3 g protein, 6 g dietary fiber, 80 mg sodium.

Courtesy of: The American Institute for Cancer Research's Weekly Health-e-Recipe e-mail. Sign up for free weekly healthy recipes from: [www.aicr.org](http://www.aicr.org)

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BULK RATE

Check us out on the web:  
<http://extension.usu.edu/duchesne>

USU Duchesne County Extension is  
**NOW HIRING** a part-time Nu-  
trition Education Assistant for the  
Food \$ense Nutrition Program.

If you, or anyone you know is inter-  
ested in this great job, please contact  
us, 738-1140.

## Upcoming Events

### Lunch and Learn Workshop Series

11 am, Duchesne City Library Meeting Room  
\$1 per person, includes light lunch and door prizes. Call  
to reserve a spot.

### Wednesday March 12—Freezer Meals and Mixes

Take a load off your busy schedule and the guesswork out of  
cooking. This class will include “short cuts” of fabulous home-  
made meals. Make an entire month’s worth of meals in one  
day? It is possible and many households swear by these time-  
saving ideas. Freezer-ready meals and mixes will be demon-  
strated and sampled.

### Wednesday April 16—Balancing the Budget: Tips and Techniques

Do you have too much *month* at the end of the money? Learn  
things you never knew you never knew—helpful time and  
stress saving techniques to reach your financial goals.

### Wednesday May 14—Cooking with Food Storage In- gredients—Beans

Beans are a nutritious and economical food, full of fiber and  
essential proteins. Beans are a successful substitute for short-  
ening in many recipes. Pull the dry beans out of your pantry  
and learn how to use beans in ways you never dreamed.

### Night of Insight Workshop Series

7 pm, Duchesne City Library Meeting Room  
\$1 per person, includes refreshments and door prizes.  
Call to reserve a spot.

### Thursday March 20—Cooking with Food Storage In- gredients—WHEAT

An abundant supply of food stored for emergencies is a wonder-  
ful, potentially live-saving treasure. Unfortunately, even the  
best of food storage ingredients cannot be stored forever. Come  
hear the secrets of wheat, the king of food storage, including its  
high nutritional value and low economical cost. Learn why its  
important to rotate food storage and taste some yummy dishes  
using wheat.

**Thursday April 24—Teaching Children Money Man-  
agement** Learn how to make money discussions more a part  
of daily tasks, discuss issues and benefits of allowances, and  
become prepared to empower your children to make informed  
financial decisions.

**Thursday May 22—Cooking with Food Storage Ingre-  
dients—Powdered Milk** Come learn ways to increase your  
consumption of calcium-rich milk, and cook more frequently  
with the powdered milk stored in your cupboards.

*"Utah State University is an affirmative action/equal opportunity institution."*