

# MARGIE'S MAILBOX

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**UtahStateUniversity**  
**JUAB COUNTY EXTENSION**

1st quarter 2009

## Take Charge of Your Money

Utah State University Extension and Juab Family Life Council are currently sponsoring the Take Charge of Your Money Financial Fitness Course.

The classes will be held Thursdays from 5-7 p.m. in the Commission Chambers at the Juab County Courthouse, 160 North Main, Nephi.

January 15<sup>th</sup>, Session #1: "Getting Organized." The instructor, Margie Memmott, USU Extension Agent for Juab County, will teach about setting financial goals, what records to keep and where, household inventory and creating your own records.

January 22<sup>nd</sup>, Session #2: "The Road to 850." The instructor, Al Bingham, Senior Loan Officer for National City Mortgage, will teach advanced strategies for increasing your credit score and taking control of your financial life.

January 29<sup>th</sup>, Session #3: "Managing Cash and Choosing Credit", taught by Jan Andersen, Family Resource Management Specialist for USU Extension, will speak on where to bank, managing your accounts, savings, and credit.

February 5<sup>th</sup>, Session #4: "Where are

you now and Where are you going?", taught by Marilyn Albertson, USU Extension Agent in Salt Lake County, will cover preparing a net worth statement, income and expense statement, checking & savings accounts, and power payments to reduce debt.

February 12<sup>th</sup>, Session #5: Roy Ward, State Farm Insurance Agency, will instruct "Managing Financial Risk" and "Investing for Retirement". This class will examine various types of insurance from a risk management perspective, how to save on costs, retirement concerns, Social Security, how much money you will need to retire and investment options.

February 19<sup>th</sup>, Session #6: "Planning for Your Future" will be instructed by Jared Eldridge, Juab County Attorney, who will teach about making a will, living wills and trusts, charitable gifts, and preparing to live alone.

For more information and to register, call USU Extension at 623-3450. The course is available for college credit. Class size is limited. For a complete listing of topics, or to register online, visit our website at: <http://extension.usu.edu/juab>

## Utah Saves Kickoff

Juab County 'Saves' Kickoff Event: **Wed. Feb. 25<sup>th</sup>**, 6:30 pm, Cultural Hall, Juab County Center, 160 North Main, Nephi (use east door)

**Dinner and Movie Night:** Everyone is invited to celebrate Utah Saves Week in 2009 at the second annual 'Juab Saves' Dinner and Movie Night.

Bring your own blanket, pillow, banana chair, or bean bag for the movie. We will provide the pizza, popcorn and a fun family movie. Admission is FREE! RSVP by Feb. 23rd!

**Hog Wild Contest:** Create your own piggy bank and bring it to be judged on movie night. Use a milk carton, soda bottle or any other item of your choice. You can create a Pig with Personality, such as a Pretty Pig, Happy Hog, Serious Sow, Pudgy Piglet, or any other pig you design and make. You can decorate an existing piggy bank with markers, crayons, picture cutouts, fabric, or anything you can think of. Prizes will be awarded. For more information call the Extension office at 623-3450 or visit our website at <http://extension.usu.edu/juab>.



## Upcoming Events

Jan. 15, 22, 29 Feb. 5, 12, 19 - Take Charge of Your Money

Jan. 26 - Brown Bag: Healthy Lifestyles

Feb. 18, 19, - VITA tax preparation.

Feb. 25 - Utah Saves Kickoff

March 4, 18, 25, April 1 - IDA Workshops

For our complete events calendar please visit our web site at [extension.usu.edu/juab](http://extension.usu.edu/juab)

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## MULTIPLY YOUR SAVINGS EFFORTS with IDA (Individual Development Accounts)

IDA's are special matched savings accounts designed to help families and individuals of modest means establish a pattern of regular savings, and ultimately, purchase a "productive asset." A productive asset could be a first home, starting a small business, or paying for education.



A "savings match" is a promise to supplement an IDA participant's savings deposits at a 3:1 rate. For every dollar you save, another 3 dollars are added to your total account balance!

To be eligible you must be living in Utah, be at least 18 years old, currently earning an income, and own assets totaling no more than \$10,000 excluding one car and one house.

To apply you must attend eight hours of Personal Finance and Money Management education. Classes in Nephi will be held on March 4, 18, 25 and April 1, 6-8 p.m. (pending sufficient enrollment.) For more information and to pre-register visit [www.uidan.org](http://www.uidan.org) or call toll free 1-877-787-0727.

If accepted into the program, participants will be required to commit to make monthly deposits (\$15.00—\$62.50), participate in the program for at least 12 months and no more than 36 months and have regular contact with a case manager.

## State Public Services

### CHIP

Children's Health Insurance Program



Keeping your children healthy is important, but without health insurance, it isn't always easy. Medical costs can quickly break your budget. CHIP may be able to help.

CHIP is a state health insurance plan for children. Working Utah families who do not have other health insurance may qualify for CHIP. Depending on your income and family size, your child may qualify, too. For example, a family of four earning up to \$42,400 may qualify. Apply online or call for an application. Call 877-KIDS-NOW (1-877-543-7669) or go to [www.health.utah.gov/chip](http://www.health.utah.gov/chip)



UPP helps make healthy insurance more affordable for working families. UPP will help you pay the premiums of your work-provided health plan. UPP is for people who do not currently have health insurance (but can get health insurance through an employer).

Apply online at [www.health.utah.gov/upp](http://www.health.utah.gov/upp), or call 1-888-222-2542 to see if you qualify and to get an application.



Utah Clicks is an online process designed to help Utah families complete the paperwork for a variety of public service programs. After you electronically submit your applications through Utah Clicks, each program will review your application and determine if you or your family member is eligible for their services and benefits.

Utah Clicks is confidential and protected by username and password. You can complete it at home, agency offices, or in public buildings such as libraries or schools or anywhere you have Internet access. Go to [www.utahclicks.org](http://www.utahclicks.org) to see if your family qualifies for benefits from: **Medicaid, Baby Your Baby, Baby Watch Early Intervention, Children's Special Health Care Needs Clinics, Early Head Start, or Head Start.**

## Fighting for Your Marriage - the PREP approach

PREP (Prevention and Relationship Enhancement Program) is one of the most comprehensive and well respected programs for couples in the world. PREP is a research-based curriculum designed to teach couples universal skills and principles associated with marital success. Specific objectives include helping partners

say what they need to say, get to the heart of problems, avoid stand-offs and connect with each other instead of pushing each other away.

The Juab County Extension office has these four PREP marriage enrichment DVDs available for check out:

- Introduction to PREP and communication danger signs.
- Using the speaker/listener technique to manage conflict.
- Problem solving made easy.
- Working through hidden issues to promote intimacy.

# Food Sense Nutrition Education

## Food \$ense Program

Perhaps there are some parts of 2008 that we would rather forget. Or if not forget, then definitely leave behind. It has been a tough year for a lot of families, but the dawning of a new year is always an opportunity to renew hopes for the future. Start with doing a food menu to help in the planning of healthy, hearty foods to bring you good luck and vitality the whole year, not to mention save your family a little more money.

## Menu planning tips

- Schedule time to plan
- Use My Pyramid as a guide
- Read ads for store specials
- Plan the evening meal first
- Use leftovers as planned-overs for lunch
- Plan a nutritious breakfast
- Include nutritious snacks
- Prepare a shopping list.

To get a copy of a menu or shopping list go to <http://extension.usu.edu/juab/htm/fsne>

The Food \$ense Program can help by bringing the lessons to your home or group to give tips and ideas. Give Laurie Bates a call for the **Free** lessons on eating healthy and hearty at (435) 623-3457, or email her at [laurie.bates@usu.edu](mailto:laurie.bates@usu.edu).

## TACO SOUP

- 1 lb. lean ground beef
- 1 onion, chopped
- 1 can (28 oz.) tomatoes, crushed
- 1 can (8 oz.) tomato sauce
- 1 can (15 oz.) kidney beans
- 1 can (11 oz.) corn, drained
- 1 pkg. taco seasoning mix

In a large saucepan sauté ground beef and onion; drain fat. Add tomatoes, tomato sauce, drained kidney beans, corn and seasoning mix. Simmer 15 minutes. Garnish with grated cheese, low fat sour cream, diced green onions, sliced black olives, guacamole or tortilla chips. Yield: 4-6 servings.

This material was funded by USDA's Food Stamp Program. In accordance with Federal law and U.S. Department of Agriculture's policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, religion, political beliefs or disability. To file a complaint of discrimination, write USDA, Director of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250 or call (202) 720-5964 (voice and TDD).

USDA is an equal opportunity provider and employer. The Food Stamp Program provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, contact us at 1-800-221-5689 or online at [www.fns.usda.gov/fsp/outreach/coalition/map.htm](http://www.fns.usda.gov/fsp/outreach/coalition/map.htm).

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# Cooking School: Microwave Series

Come discover the joys of microwave cooking which is an easy, fast and yummy method of preparing meals. When you see how easy it is, you'll never cook any other way! Whether you currently use your microwave a little or a lot, you are sure to learn something new! Recipes and foods to sample will be provided.

Classes are held at 7 p.m. in the Juab County Cultural Hall, 160 N. Main, Nephi. Call 623-3450 to sign up, or sign up on line at <http://extension.usu.edu/juab/htm/fsne/online-class-registration>

Date  
January 20

Microwave Lesson-  
Easy Vegetables  
Microwave Care

February 17

Yummy Fruits  
Delectable Dessert  
Microwave Thawing

March 17

Marvelous Meats  
Microwave Foil Use

April 21

Quick Breakfast  
Easy Snacks

May 19

Drying Herbs & Flowers in the Microwave

## Brown Bag It with Extension

We are excited to announce a new Quarterly lunch-time learning series. This is a good opportunity for those who may not be able to make it to our evening programs and still experience the great things we have to offer.

So pack a lunch and join us on Monday, Jan 26<sup>th</sup> from 12:10-12:50 in the Juab County Extension Office conference room for:

### A Healthy Lifestyle:

#### Juab County joins America on the Move!

To achieve or maintain a healthy weight, it's important to make wise decisions about eating and physical activity. It sounds simple enough, but in today's hectic world, too many good intentions lose out to daily demands. We are here to encourage you to make small, realistic changes that fit into your busy lifestyle. You can also visit the website at [americamoves.org](http://americamoves.org) to find out more. Tell a friend and do it together!

Mark your calendar for our next class on April 27, **Drying Herbs and Flowers in the Microwave.**

## Free Tax Preparation

### KEEP YOUR MONEY! You've earned it.

If your household income is below \$42,000 per year, you may qualify for an Earned Income Tax Credit of up to \$4,800 even if you don't owe any taxes! Have your taxes done for FREE at our VITA (Volunteer Income Tax Assistance) site in Nephi (Juab County Extension office, 160 North Main). Then use your refund to invest in your family's future.

To schedule your tax appointment for **February 18**, or **February 19**, dial 2-1-1- (just like 9-1-1). Appointments will be scheduled every 30 min between 1 & 7 p.m. When coming to the appointment, please make other arrangements for your children.

For more information call the USU Extension office at 623-3450.



United Ways of Utah

*Utah State University is an affirmative action / equal opportunity institution. For any special arrangements including dietary, physical access, or other accommodation requests, please contact us at 623-3450*

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Check us out on the web:  
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