

The Sampler

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Taming the Morning Rush

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In this issue:

Taming the Morning Rush	1
Where are you Getting Your Credit Score?	2
5 Tips to Enjoying Valentine's Day When Single	3
Family and Consumer Science Events	4
Signs of a Healthy Relationship	5
Food Sense News	7

Do mornings seem to be a constant sore spot for getting your day off to a good start? Do you find yourself consistently frazzled by the time you get to work? Is your attitude the remainder of the day affected by the morning chaos in your home?

If you answered 'yes' to any of these questions, perhaps the following suggestions from time management/organization experts might help:

1. Try to be the first one up, if you aren't already. Even if it's just 15 minutes earlier than the others, the alone time in the quiet of the morning has a calming effect. Try to establish that 15 minutes for doing something you love...meditating, reading, yoga, listening to quiet music, etc.
2. Get enough sleep. Or if not, try to get to bed just 30 minutes earlier at night. While this may take some planning on your part, the effect it will have on your ability to get up and get going will pay

dividends in the long run.

3. Change your mindset. If you are like me, the hardest part of the morning is getting out of bed. I am fine once I am up. So rather than say "I am so tired, just 5 more minutes", I have tried to move to the positive and tell myself 5 minutes isn't going to make me less tired, just stressed for time on the other end. Instead focus on positive things and be grateful you get to face a new day.



4. Establish a routine and plan for efficiency. This means:
 - a. Do things in the same order as much as possible,
 - b. Make clothing choices before going to bed. Set them out...or at the very least, check to make sure all pieces are in the closet ready to go. If children are still at home, have them do the same thing.
 - c. Make lunches, or stage lunches, the night before.

- d. Set out breakfast bowls, cups, and non-refrigerated items. This means you are going to take time for breakfast, so build a breakfast menu that is simple and easy to get served.
 - e. Have a bathroom schedule for all who are sharing bathrooms...who needs to be in the shower when and how long they can take.
5. Identify 3 things you need to do to make it a 'good' morning, or good day.
 6. Before going to bed, declutter your main living space...kitchen sink, table, so you can wake up in the morning ready to tackle the routine, rather than deal with the 'leftovers' of the day before. Having a 'destination station' helps...keys, backpacks, briefcase, etc. all have a home. Ten minutes at night is all you need to declutter. Get all in the household involved in this.
 7. Have a message board.
 8. Have a weather ready station for those mornings you wake up and it is raining/snowing. Have umbrellas, galoshes, slickers, etc. ready to grab so you don't have to go looking for them.
 9. Allow yourself an hour and a half minimum from when you get out of bed before you have to be out the door.

Remember, that the time you spend each morning on this type of planning the more it will more pay for itself in a greater sense of confidence, order, and motivation throughout the day. ☞

Teresa Hunsaker



Where are You Getting Your Credit Score?

For many of us the first of the year brings a new resolve to pay down debt and to get back on track with our finances.

One thing that is an important step in this process is to start off the year reviewing and



analyzing your credit report. As you know, your credit report and credit score play a critical role in many aspects of our financial lives. We understand that mistakes are made, that consumer fraud is rampant, and that our credit score may need a boost.

What isn't as well understood is that as a consumer you have many different reports/scores available, depending on:

- The scoring formula used: There are dozens of versions of your score a lender can use to evaluate you for loan, mortgage, or credit card. A Vantage score and its formula is different than a FICO score and its many variations of formulas.
- The lenders...use different scores for different products: i.e., credit cards versus a car loan versus a mortgage. It is pretty likely that any particular lender that you approach for a loan will use a different score, given the diversity of scores in use in the market, than the one you accessed yourself.
- The accuracy and completeness of the information used and gathered from one source to another. Not all of your credit use information may be on every report, and every report may not have accurate information.
- Timing...when things are reported and when they are dropped off.

There has been a tremendous increase in where and how one might obtain not only their credit report, but especially where they get their credit score. Traditionally the 3 main sources come through the largest credit reporting bureaus...Experian, Equifax, and Trans Union. Now it is possible to access a credit score, not only for free, but through many different sources. To name just a few: Credit Karma; Nerd Wallet; Credit Genie; Credit Sesame, your financial institution, and many others.

The difference between the credit scores provided to consumers for free and those purchased by lenders can be significant. There may be as much as a 40-60 point spread. This may mean the difference in getting a good interest rate, and a poor interest rate. A score

continued on page 5

5 Tips to Enjoying Valentine's Day When Single

For some, Valentine's Day is not a day to celebrate love, but rather a day filled with sadness and loneliness. If you have recently experienced a break up, been rejected, or single for a long time, it can be hard to cope with Valentine's Day. Instead of suffering through the holiday, try these strategies below to bring back some love to Valentine's Day.

1. Practice Being Happily Single. When you are happy and fulfilled as a single, holidays you spend alone won't be devastating. While it's not easy, it is possible to be happily single. Focus on you and all the amazing things in your life. Build yourself up to be the awesome person that you are by having a great life and being a great person. When you are happy and fulfilled you attract other happy and healthy people. As a bonus, if you are looking for a relationship, becoming your best self will also help you to attract a healthy partner and relationship.

2. Celebrate Love. Valentine's Day is about celebrating love, all kinds of love. Celebrate the love you have for your family or friends. Send valentine cards to your nieces and nephews or plan a party with friends. Or, consider sharing love to a complete stranger through service—there are a lot of lonely people out there that would love a friendly word or gesture.

3. Be Grateful. Focus on what you do have and not what you don't have. Make a list of things you are thankful for, big and small. Keeping a gratitude journal, where you list two or three things you are thankful for every day, can even help you rewire your brain towards positivity.

4. Take a break from social media and gain some perspective. If you are wishing you were in a romantic relationship, happy smiling pictures of those in relationships on social media will most likely trigger painful or negative feelings. So, do yourself a favor and avoid social media on Valentine's Day. If you

do look at social media, just remember that all relationships have problems, they just aren't usually posted.

5. Be Your Own Valentine. Give yourself the gift you would want a significant other to give you. Send yourself flowers, treat yourself to a spa day, a massage, or take yourself to a fancy restaurant. If you want to bring a friend, great, but the bottom line is you can choose to be happy, and you can choose to have and do the things you love rather than waiting for someone else to hopefully provide them to you some day.

Valentine's Day can be a challenge when single, but it is possible to be happily single and still enjoy the holiday. It's all about having the right attitude and not letting your single status define you or your happiness. ❧

Naomi Brower

Reference:
Emmons, R.A., & McCullough, M.E. (2003). Counting blessing versus burdens. An experimental investigation of gratitude and subjective well-being in daily life. *Journal of Personality and Social Psychology*, 84(2), 377-389.



"All you need is love. But a little chocolate now and then doesn't hurt." -- Charles M. Schulz

Family and Consumer Science Events

Home Buyer Education Classes

USU Extension Service
1181 No. Fairgrounds Dr., Ogden

- ◆ Saturday, February 2, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, April 13, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, June 8, 9:00 a.m. to 3:30 p.m.

These classes help prepare people for the home buying process. The curriculum covers mortgage options, finances, housing choices, etc. Cost is \$25 per household for certificate and free for education only. Call 801-399-8207 to register.



4 Part Series of Electric Pressure Cooking Classes (Instant Pot)

USU Extension Office
1181 No. Fairgrounds Dr., Ogden

Part 1 - Meats and Proteins (Beans and egg dishes included)

Thursday, March 28, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples

Part 2 - Veggies and Side Dishes (Rice and starches)

Thursday, April 25, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples

Part 3 - Desserts

Thursday, October 10, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples

Part 4 - Holiday Foods and Soups

Thursday, November 7, 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples



Mark your Calendars . . .

Lotions and Potions

Friday, May 3, 2019
3:00 - 5:00 p.m.
Cost: \$15

We will be making thick creamy lotion, massage melts, sugar body scrub, body butter and lip balm. You will take home a perfect gift for those favorite people on your gift giving list. Call 801-399-8207.

Lye Soap Making

Friday, October 25, 2019
1:00 - 3:00 p.m.
Cost: \$12

You will learn how to make lye soap in many different sizes, colors, and fragrances. For more information call 801-399-8207.

Date Nights. . .

Marriage...Not So Impossible Date Night

Friday, May 17, 6:00 - 8:00 p.m.
Wetland Discovery Point, Kaysville
\$15 per couple

Your mission, if you choose to accept it, is to work as a team to capture clues to healthy relationships while exploring the Utah State University Kaysville Botanical Center on this fun-filled scavenger hunt.

Get Out! Exploring New Territory in Your Marriage Date Night

Friday, June 7, 6:00 - 8:00 p.m.
Salt Lake City Area
\$10 per couple

Explore the great outdoors as you enjoy the beautiful mountains near Salt Lake City. Reach new heights as you participate in additional relationship enhancement activities along the way.

Signs of a Healthy Relationship

Relationships can be one of the greatest joys in life. Research even suggests that love and intimacy have a greater impact on our quality of life than any other factor, including diet, exercise, stress or genetics! Relationships can also be complicated. So, how do you know if you are in a healthy relationship? Check out these 7 signs of a healthy relationship.

1. You are honest with each other and you have a strong sense of trust between you. There is no hidden agenda or secrets from the past.
2. You can openly discuss everything—the good, the bad and the ugly in a calm and supportive way. If you have disagreements, you are able to discuss them respectfully and turn your differences into fair compromise.
3. You both know who you are and what you want out of life, and you are on the same page in terms of your basic values and life goals.
4. You enjoy doing things together but you also have quality time apart doing what is most important to each of you. You encourage each other to grow and change and be your best selves.
5. You respect each other's boundaries and right to privacy.
6. Both of you contribute your fair share to the relationship.
7. You feel safe and supported in the relationship.



lifetime of memories. See registration and details at marriagecelebration2019.eventbrite.com. 

Naomi Brower

Reference

Ornish, D. (2018). Love & Support. <https://www.ornish.com/proven-program/love-support/>



Where are You Getting Your Credit Score continued from page 2

created for mortgage lenders may weigh debt use and debt ratios, and other factors, differently in order to better estimate whether someone will be able to maintain their mortgage payments.

In the case of shopping for a mortgage loan, these different scores can be a source of frustration, especially when you see you have been given a loan that has a higher interest rate, or if you are not allowed to borrow as much as anticipated, or are charged higher fees associated with the loan.

Unfortunately, consumers cannot know ahead of time whether the scores they access will closely track (or vary greatly) a score sold to lenders/creditors. Therefore, consumers should not rely exclusively on the credit scores they access, as a basis for self-determination of loan worthiness, but rather use it as a guide to how creditors will view their credit quality, thus avoiding the possibility of a higher interest rate. It also pays to ask or do your homework on the scoring model used.

Remember, there is no such thing as one 'true' credit score, and one score only, for every consumer. Recognize the fact that there are many variables at play when it comes to your credit score. Lastly, it is difficult to know exactly how a potential creditor may view us, but knowing what is on our credit report, and reviewing it often, as well as applying wise credit use principles can produce credit scores that fall in a more competitive range, regardless of the source, when seeking a loan.

Some of these might seem like common sense and some might cause you to think a little more about the health of your relationship. Whether you are in a strong relationship or one that is currently in need of a little help, consider attending a relationship strengthening event such as the Northern Utah Marriage Celebration on February 8 at Weber State University to help you create a relationship worth a

NORTHERN UTAH
Marriage 
Celebration
2019



MAKE THE
*Adventure
Last*

FRIDAY, FEBRUARY 8, 2019

Weber State University | 6 – 9:30 PM | Bonus workshops from 4 – 6 PM

Keynote speaker **DARIN ADAMS**

\$30 couple, \$20 single through Jan. 31
\$40 couple, \$25 single starting Feb. 1

EXTENSION 
UtahStateUniversity.

Utah Marriage
Commission 
StrongerMarriage.org

 WEBER STATE
UNIVERSITY

MarriageCelebration2019.EventBrite.com

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A New Healthy Lifestyle for A New Year

For some Americans the beginning of a New Year brings the opportunity of a lifestyle change by setting a New Year's resolution. New Year's resolutions are based on the individual's desire to change a habit or it can also be the determination to start something new. One of the most popular resolutions during this time is a change in diet or physical activity. A positive outcome is hoped to be achieved by this new life change. Unfortunately most resolutions end up failing.

It is no surprise that during this season of New Year's, marketers make any attempt to lure people into their products which promise to help the consumer with their New Year's resolutions. For example, for those wanting to make a resolution to lose some weight, on the radio, television, and internet they will hear about the newest diets available and there will also be commercials on the latest new physical equipment promising to help them shed off those extra pounds.

According to a study from the European Journal of Obesity, it states:

“A common point in time to decide to approach the weight problem is around New Year...when the change of one year into another offers a given opportunity also to change lifestyle. Unfortunately, most New Year resolutions end up as a failure when it comes to the resolve to make the change in weight lose according to the study. It has been known most people will give up within the first few weeks or even a couple of days.”

Although the resolutions tend to fail, it is still important to recognize the need for change in one's

life, especially when it comes to making a change towards a healthier lifestyle.

One change of thought in regards to New Year's resolutions, and greater success, is to move the focus from a New Year's resolution over to a healthy lifestyle change. This seemingly small change of thinking reduces the pressures and stress of having the goal completed by the end of the year, and moves it to become a goal of continual improvement and change for a lifetime.

If you are interested in classes that can help get you started towards healthier lifestyle changes, please feel free to contact the USU Extension Office in Weber County for a list of our upcoming classes in the community. Our focus is to provide you with simple recipes and meal plans to help you make delicious and easy foods your family will enjoy as you move towards a healthier 2019. 

Aracely Warner, Weber County Nutrition Educator

Reference
“New Year's Resolutions to Lose Weight- Dreams and Reality”. *The European Journal of Obesity* February, 2011. <https://www.karger.com/Article/PDF/324861>



This material was funded by USDA's Supplemental Nutrition Assistance Program. The Supplemental Nutrition Assistance 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 1.800.221.5689 or visit online at <http://fns.usda.gov/fsp/outreach/coalition/map.htm>. 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.