

The Sampler

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15 Ideas for Dating on a Dime

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Taking time for regular date nights with your sweetheart is not only fun and shows that you care enough to take time for each other, but they can also help you have opportunities to communicate, rekindle the spark, and relieve stress. But despite all the benefits, it can still be hard to get out on dates with your spouse sometimes-especially if your budget is a little tight. But having fun doesn't have to be expensive. Here are some ideas for dates that won't break the bank, but will be so fun and meaningful that you will always remember them.

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1. Take the dinner you would have normally eaten at home out for a picnic. Find a unique spot in your town (challenge yourselves to find somewhere with a view) and eat dinner together there. While there, try to learn five new things about one another.
2. Take a walk downtown and try to find every letter of the alphabet. Take a selfie or steal a kiss in front of every letter to document your night together.
3. Volunteer together at a local shelter, soup kitchen, or donation center. Not



only will this be helpful to the community, but it will increase teamwork between the two of you.

4. Attend a free concert in the park at your city. Play "name that tune" with one another and see who can guess the name of each song first.
5. Enroll in a class together and learn something new. USU Extension offers many classes that couples can attend for free and learn together. See www.extension.usu.edu for a calendar of events.
6. Take \$10.00 to the grocery store and purchase supplies to make a new recipe for dinner. The challenge is to not exceed the budget, so get creative. Cook the meal together at home.
7. Visit a local store and spend some time in the greeting card section together. Pick out funny cards you would buy each other or for others that you know.
8. Find "buy one get one" coupons in your local newspaper for meals. Go to dinner and use your coupon, but then use the money you would have spent on the second meal to get dessert to-go. Stargaze in a park or a field and share your dessert.

9. Hardware or home improvement stores often hold workshops where you can learn a new skill or build something small for your home for free. Register for one of these classes and learn something new or create something together.
10. Take an afternoon and explore open houses in your area to get inspiration for home improvement projects. Dreaming about the future together can bring you closer.
11. Buy dollar-store kites and try to fly them on a windy day. For an added treat, add some dollar-store snacks.
12. Go for a scenic drive and play “I Spy” or “20 Questions” with one another while enjoying your journey.
13. Cook dinner together at home, and after the kids go to bed, dress up in “dinner clothes” and eat together on the fancy china. Light candles and dim the lights to increase the romance.
14. Make a new popcorn seasoning together and try it out while watching a movie together.
15. Put together a time capsule full of your favorite memories, photos, and maybe letters to each other to read in the future. Bury it in your backyard and come back to it in a few years to reminisce about what you find special about each other and your relationship at the time you made the capsule. ☞

~Naomi Brower & Journey Greenwell

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“One kind word can warm three winter months.”

~Japanese Proverb



Enchilada Skillet Meal

- 2 cups shredded rotisserie chicken (could also brown fresh chicken chunks, ground beef, or turkey to equal 2 cups)
- ½-1 teaspoon ground cumin
- ½ teaspoon dried oregano leaves
- 1 (10 ounce) can red or green enchilada sauce (most folks prefer the red—can make homemade if you prefer)
- 1 can drained/rinsed black beans
- ½ cup chunky salsa
- ¼ cup water
- 4-5 (6-inch) soft corn tortillas cut into 1-inch strips—use a pizza cutter for this (can also use flour tortillas if you prefer)
- 1 cup shredded Mexican blend cheese
- ½ cup sour cream
- ¼ cup sliced green onions
- Guacamole, optional

In a large skillet (12-inch), add rotisserie chicken. Sprinkle with cumin and oregano. Add enchilada sauce, salsa, and water. Bring mixture to a simmer over medium heat for a couple of minutes to let sauce thicken and the chicken to heat through. Stir in tortilla strips and sprinkle with cheese. Remove from heat and the cheese melt from the heat. Top with sour cream (and guacamole if desired) and sprinkle with green onions. Serve immediately.

NOTE: I like to lightly pan fry my corn tortillas in a little oil prior to cutting. Additional fresh chopped cilantro, fresh lime wedges, and bell pepper or chili pepper are also great on top.

Family and Consumer Science Events

Home Buyer Education Classes

USU Extension Office
1181 No. Fairgrounds Dr., Ogden

- ◆ Saturday, February 8, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, April 25, 9:00 a.m. to 3:30 p.m.
- ◆ Saturday, June 13, 9:00 a.m. to 3:30 p.m.

These classes help prepare people for the home buying process. Topics that will be covered are: how much can you afford, mortgage loans, credit, shopping for a home, what to expect at closing and much more. Cost is \$25 per household for certificate and free if you only want education. Call 801-399-8207 to register.



Electric Pressure Cooking Classes (Instant Pot)

USU Extension Office
1181 No. Fairgrounds Dr., Ogden

Wondering how to use the electric pressure cooker (Instant Pot) you got for Christmas? We have the solution for you. Come to our electric pressure cooking classes and learn how to use it. Or if you have attended in the past learn more tips and tricks.

Breakfast in a Pot

Tuesday, March 24 2019, 6:30-8:30 p.m.
Cost: \$5 - Includes recipes and samples

Meals in a Pot

Wednesday, April 29, 6:30 - 8:30 p.m.
Cost: \$5 - Includes recipes and samples

Northern Utah Marriage Celebration

The Northern Utah Marriage Celebration, a fun date night for individuals or couples who want to prepare for or strengthen their marriage, will be held on Friday, February 7, 2020 at Weber State University's Shepherd Union Building, 6:00 to 9:30 p.m. (with bonus workshops from 4:00 to 6:00 p.m.). Get your tickets now at: <https://marriagecelebration2020.eventbrite.com>

Date Nights. . .

Vintage Dance Date Night

Friday, March 6, 6:30 - 8:30 p.m.
So. Jordan Community Center, Salt Lake City
\$20 per couple

Build a greater connection with your partner on the dance floor at this fun and instructional date night. Step back in time to another century as the Old Glory Vintage Dancers teach you how to dance as proper loads and ladies. Feel free to dress the part if desired but not necessary.

Tropical Escape Games Date Night

Friday, March 20, 6:30 - 8:30 p.m.
Burch Creek Elementary, Ogden
\$10 per couple

Enjoy a mini-getaway with your sweetheart as you learn how to enhance your marriage while participating in fun and interactive games.



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MarriageCelebration2020.EventBrite.com

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Enjoy Each Financial Season of 2020!!

According to the National Endowment for Financial Education (NEFE) a survey of over 2000 adults said they believed having someone to account to, someone who understands their financial goals, would be helpful in being more financially successful.

So grab a trusted friend or family member, your spouse, or a representative from your financial institution, and let's help them, help you, be more accountable each season of 2020.

You don't necessarily need to share all of your financial information with your budget buddy, but rather think of them as a workout buddy...someone who helps you stay the course every month of the year, someone who cheers you on. This person's role is to help you:

1. Solve money problems and find solutions to overcoming your weaknesses when it comes to money.
2. Find your strengths when handling money and magnify them to your advantage.
3. Encourage and motivate you when the going gets tough.

Another thing that helps in this process of having an accountability partner is having them know specifically what you are working on. What things do you want to tackle in 2020 (as it relates to your finances) so you can enjoy each season more fully? Are there some very specific budget busters you want to overcome? Are there parts to your financial picture you have just not made the effort, or taken the time to address?

Here is what a 12-month guide, or money map, to each season might look like:

January: Freeze out debt...start the year off with a determination to pay down as much debt as possible. Make a chart/table for all of your debts-jot down the interest rate, the minimum monthly payment, and how much you owe. Use www.powerpay.org as a debt payoff calculator to get out from under your debt the fastest, and saving the most money in interest. If debt isn't an issue, what about prepping this month for a smoother tax season by getting all of your tax documents organized, finding necessary receipts, making tax appointments, and making note of any

events that may affect how much you owe?

February: Show your budget some love this month. There are so many reasons, and benefits, to strengthening your relationship with your budget... peace of mind and avoiding debt are just two. Spend some time determining dollar amounts for categories of your expenses. Have a money conversation with those affected by your budgeting efforts. Discuss what you value most, share some financial goals, and be honest about the challenges of budgeting. Then get down to business and stick to your budget. You will be amazed at how much more love you can have for this simple process.

March: Find your 'pot of gold.' Get serious about saving dimes and dollars in every category of your spending. A recent Bankrate survey found that only about 40 percent of Americans would be able to cover an unexpected \$1,000 expense. Put a plan in place to step down your expenses, and put the savings towards a worthy goal...maybe your emergency savings account.

April: Tidy up your financial papers...that means gather important papers and sort them by type and date. It means placing important documents in a box, notebook, or safe. Also, consider scanning relevant documents and save them to digital files. This way you have at least two copies of your important papers. Disorganization not only costs you time, but it can also cost you money.

May: Spring into action on your credit report. When was the last time you checked your credit report and credit score? Do you know whether there are any errors? Go to www.annualcreditreport.com and order a free report from Equifax, Experian, or TransUnion. Rather than getting them all at once, request one report from a different bureau every four months to keep tabs on things throughout the year. Read your payment history carefully to make sure it's



correct—and report any activity you don't recognize. If you notice recurring suspicious activity, you might want to freeze your credit.

June: Let the sun warm up your investments. Make sure the investments you have still suit your long-range goals. Update, or project, your retirement needs, balances, and contributions based on your projected retirement age. Does anything need to change? Aim to contribute 15 percent of your income and take advantage of employer matching, if your company offers it. Work your budget to allow for that increase, if you haven't already.

July: Make the summer sizzle with lots of 'freebies.' Finding things for free can really make you budget 'POP.' Becoming a finder of 'free' takes a little time and practice. According to Finder.com, American's have \$45 billion of unused gift cards sitting around the house. Let's start by going through your draws and see what free money you have sitting in there. But don't stop there on 'free'. Watch for free entertainment in your community, free classes, free movies through your library, and free products (just for product testing—they ship right to your door—PinchMe and Sample are just a couple of options).

August: Back to school for you too. This month spend time studying and reading everything you can about financial success, money matters, and any topic surrounding your finances that you find yourself less knowledgeable about. Talk to your 'budget buddy' about the things you learned, the things you want to try, or the things that resonated with you. (Kind of like a book report.) Maybe you can become more schooled in your insurance coverage, your investments (or investing in general), or maybe ways to make money from home.

September: September is National Preparedness Month, and not to be all 'doom and gloom' but do you have a will? Do you have advanced directives? A durable power of attorney for health care? What other end of life plans have you made? It is also good advice to get a revocable trust with an incapacity clause (this appoints someone to handle certain assets for you if you are incapacitated for any reason). Once



you have these documents in place hold a family council to inform all involved of your plans.

October: Harvest cash back on purchases by incorporating apps into your everyday spending. Apps like Ebates, Ibotta, Rakutan, CoinOut, and Dosh (and there are others) all have ways to earn cash back. Each is a little bit different as to how they work and how you get paid, but it all adds up. Let me emphasize, this is intended to be used for things you are already purchasing. Or, if you don't like jumping through hoops using these apps, at least earn rewards, cash back, and bonuses through the use of a 'rewards' credit card.

November: Feast on the important things. This month starts the 'buying' temptations and overindulgence in general. Sales galore, Black Friday, Cyber Monday, etc. This month practice an attitude of gratitude for everything you have, and don't dwell on what you don't have. In other words, don't rush to buy. This is one norm in society that is certainly hard to avoid this time of year. Practice restraint for all your gifting plans. Be more thoughtful about gifts, and attitudes of giving, well in advance of the 'sales' feasting available to you. This

past November many of our neighbors received small tokens of gratitude for their longtime friendship, rather than something for 'Christmas.'

December: Celebrate the holidays without going broke. The planning for this should have actually been started at the first of the year, but giving serious thought to cutting back on your holiday spending, and minimizing the gift giving frenzy is something

that most of us could benefit from. Is the joy of giving becoming a burden of debt in January? Sadly, for most of us, our hearts are bigger than our paycheck, and we are not doing some careful planning, or setting limits/boundaries, when it comes to our spending this time of year.

Hopefully this list has given you some ideas of what you want to get going on. Invite your 'budget buddy' along, and carefully strategize your monthly money map for 2020. Best wishes for a season of financial success! ☞

~Teresa Hunsaker

Create Better Health News Corner

Creating New Year's Resolutions That Last

Holiday traditions often center around food. We cook Christmas hams, fry up potato latkes, enjoy treats from neighbors, and gobble up caramel popcorn. By the time January comes around we realize that continuing this holiday lifestyle will lead to disaster. We resolve to be more active, eat healthy and save money.

Many people make resolutions to ban all sweets, train for a marathon or cut their grocery budget in half. We want to make big changes! But sometimes lofty goals like these can lead to discouragement. Changing your lifestyle and habits is hard work, but it is possible when you learn how to set good goals. Here are some tips to help you set good goals for a healthy lifestyle in 2020:

- 1. Personalize the benefits** - Finding the reason behind your goal can really give you the motivation to reach it! When setting a goal to eat healthy or exercise more you should ask yourself "How will reaching this goal benefit me?." The benefits of this goal include avoiding or delaying many common health problems like obesity, type 2 diabetes, high blood pressure, heart disease, stroke, and cancer. That's enough to motivate anybody!
- 2. Set realistic goals** - Set goals that you know you can reach! Instead of setting a goal to lose a certain amount of weight, set a goal to pack a healthy lunch to bring to work, or spend 20 minutes walking every day after dinner. Make sure that it is something in your control! You want to feel confident that you can reach your goal with some effort.
- 3. Share your goals** - It doesn't have to be a secret! Tell your partner or friend about your goals. They will help you stay accountable and might even want to join in! Which leads me to my next tip...

- 4. Find a buddy** - When you know that your friend is counting on you to give them a ride to yoga, you are less likely to hit the snooze button. Find a friend



- who is willing to work on accomplishing a goal with you! It is great to keep each other motivated, share your successes, and encourage each other when things don't go as planned.
- 5. Track your progress** - This can be a great way to see how far you've come. You might notice patterns that will help you realize where you can improve.
- 6. Set new goals often** - If you find that you have set an unrealistic goal, modify it! You may need to set many small goals in order to achieve a larger goal. Just keep taking baby steps and remember that it is not realistic to expect to change all habits overnight.

Lasting lifestyle changes come from taking small steps consistently. If you would like to learn more about creating a healthy life contact the USU Extension Office in Weber County for a list of upcoming *Create Better Health* Classes. 

~Sierra T. Hill, Create Better Health Ambassador

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.

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