### FAMILY & CONSUMER SCIENCES

January 2023 Building Strong Families in Scott County

**University of Kentucky** College of Agriculture, Food and Environment Cooperative Extension Service

**Scott County** 1130 Cincinnati Road Georgetown, KY 40324-8931 Phone: (502) 863-0984 scott.ext@uky.edu









### FCS Today

### POWER OUTAGE FOOD SAFETY

Source: Sandra Bastin, extension professor

Alivia Faris Scott County Extension Agent for Family and

Sincerely,





When Kentucky is slammed with winter weather, you may lose power for a period of time. Once the power returns, you may question whether your feed is still safe to eat.

Generally, frozen food in a full refrigerator freezer or chest freezer will keep for about two days if the power goes out and you do not open the door. It is important to note if the freezer is only half full, the food will only keep for one day without power. Refrigerated food will keep about

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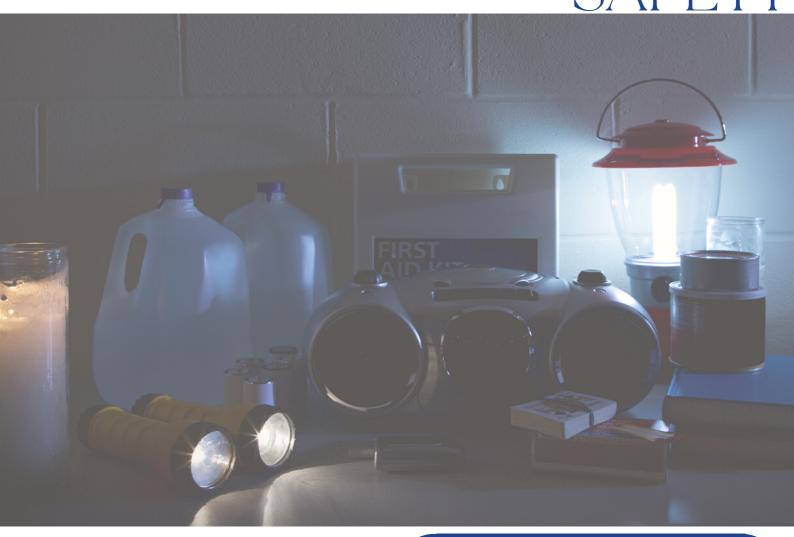
Cooperative Extension Service

Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating





# POWER OUTAGE FOOSAFETY



### Continued from Page 1

four to six hours with no power. Opening the refrigerator or freezer doors lessens the time the food will safely keep.

Once the power returns, frozen food that has ice crystals or feels refrigerator-cold can be refrozen, but it may lose its nutrient content, color, texture and flavor. Cook food that is completely thawed but cold within 24 hours. Discard food with a strange odor or color or food that is thawed and has risen above room temperature for two hours or more.

Never taste questionable food. If you have doubts about whether it is safe to eat, it is better to throw it out than risk a food-borne illness.

More information on food safety is available at the Scott County office of the University of Kentucky Cooperative Extension Service.



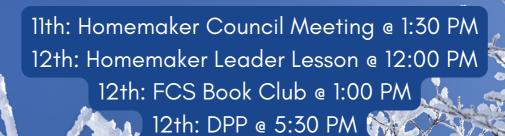
- If Scott County Schools
- are closed due to
- inclement winter weather,
- Scott County Family and
  - Consumer Sciences
- Extension programs are
- canceled.



## "Upcoming Dates to Remember



January 2023



14th: Elkhorn Creek Quilt Guild Sit and Sew @ 9:00 AM

16th: Office Closed - Happy MLK Jr. Day

17th: New Member Auction @ 6:30 PM 🎉

19th: Homebased Microprocessor Workshop @ 9:30 AM

🚺 19th: Needlework Club @ 10:00 AM 🥌

23rd: Quilts of Valor Sit-n-Sew @ 9:00 AM

24th: Elkhorn Creek Quilt Guild Meeting @ 6:00 PM

25th: Origami Class e 10:00 AM

26th: Rug Hookers @ 10:00 AM

28th: Elkhorn Creek Quilt Guild Sit and Sew @ 9:00 AM



### Honey Raisin Muffins

1/2 cup + 2 tablespoons all purpose flour

1/2 cup + 2 tablespoons whole wheat flour

3/4 teaspoon baking powder

1. Combine flours, baking powder, baking soda, cinnamon and salt in a bowl and set aside.

2. In a large mixing bowl, combine cereal, milk and honey; let stand for 2 minutes to soften. Stir 1/4 teaspoon baking soda

1 teaspoon ground cinnamon

1/4 teaspoon salt

2 cups bran flake cereal with raisins

3. Add dry ingredients and stir until moistened.

4. Fill a greased or paper-

5. Bake at 400°F for 15-18 minutes.

in egg whites, applesauce 6. Cool 10 minutes before

and oil; mix well.

lined muffin pan 2/3 full.

removing from pan.

Buying Kentucky Proud is easy. Look for the label at you grocery store, farmers' market, or roadside stand

1 cup skim milk

1/2 cup honey

2 egg whites

3 tablespoons unsweetened applesauce

2 tablespoons canola oil

Yield: 12 muffins.

**Nutrition Analysis:** 

150 calories, 3 g fat, 0 mg cholesterol, 170 mg sodium, 30 g carbohydrate, 2 g fiber, 15 g sugar, 4 g protein.



## THINGS TO KNOW

-ANNOUNCEMENTS - UPCOMING EVENTS - SAVE THE DATES-



### OFFICE CLOSED

Reminder:
The Scott County
Extension Office will be
CLOSED on January 16th

### SAVE THE DATE

**KEHA State Meeting** 

May 9-11, 2023

Register for our upcoming book club as we read

### IS BUTTER A CARB?

BUTER To Sign Up, Scan

by Rosie Saunt & Helen West

The first 200 registered participants will receive a free book.



College of Agriculture.
Food and Environment
Family and Consumer
Sciences Extension



## SCOTT COUNTY HOMEMAKER COUNCIL MEETING

Wednesday, January 11th
1:30 PM at the Scott
County Extension Office

### A NOTE FROM YOUR AGENT:

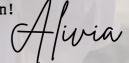
Hello Homemaker Members!

We are starting a new Homemaker year and I am excited for all of the wonderful things we will do together in the coming months.

I would like to get to know each of you better this year by attending your club meetings.

Please reach out to me at (502)863-0984 or alivia.faris@uky.edu with your club meeting date and location that you would like for me to attend.

Hope to see you soon!





**JANUARY 2023** 

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

### **PAYING OFF DEBT:**

### USING THE DEBT SNOWBALL AND DEBT AVALANCHE METHODS

Many Kentuckians have some form of debt, such as mortgages, auto loans, student loans, credit card debt, or medical bills. Debt can weigh heavily on our minds and can restrict our budgets. If you want to pay off debt in the new year, there are two tips to keep in mind. First, create a plan to reduce your debt. Then, change your borrowing and spending habits, and be careful not to take on new debt while you pay off existing debt.

### MAKE A PLAN TO REDUCE DEBT

Goals are rarely reached by luck or coincidence. Rather, you achieve goals when you are intentional in your planning and follow-through. The same principles hold true when setting a goal to reduce debt. The first step to paying off debt is to make a plan. To do this, create a main list of all the debts you have. Writing down the information in this chart will help you decide which debt repayment strategy is best for you. Your list should include the following rows:

Name of Debt	Credit card	
Total Owed	\$7,500	
Creditor	Acme Credit	
Interest Rate of loan or line of credit	17.74%	
Minimum Monthly Payment	\$150	
Current Monthly Payment	\$200	

paying off debts from smallest to largest amounts. Because this method does not consider interest rates, you will not save money initially, but it can be motivating to see the progress of more quickly paying off debts. Paying off small loans may help you build momentum and confidence to tackle your larger debts later.

You can also consider a **combination of the two**. Pay off smaller debts by interest rate and work your way up to larger sums. Regardless of which method you choose, be intentional about putting any extra monthly income you have toward the selected debt until you pay that debt off. Then, take the money you have been paying on that loan, as well as any extra monthly income, and apply it to the next debt in your plan. Continue doing this until you pay off each of your loans or credit lines.



#### **DEBT REPAYMENT STRATEGIES**

There are two main methods or strategies for repaying debt: **debt avalanche** and **debt snowball**. Both options require you to pay the minimum payment on all your debts and put any extra income toward one debt at a time. The difference between the debt avalanche and debt snowball methods is which debt you focus on repaying first.

The **debt avalanche** method focuses on paying debts with higher interest rates first. Because these debts accumulate interest quickly, they increase the amount you owe. That means paying them off first will help you save money in the long run. One downside of this method is that if your debt with the highest interest rate is large, it may take a while to feel like you are making any progress toward paying it off.

The **debt snowball** method starts with the smallest debt, regardless of interest rate, and works toward

### **CHANGE YOUR FINANCIAL HABITS**

After you have created a plan to reduce your debt, you must change your borrowing and spending habits if you plan to achieve these goals. To start, compare your income to your expenses to determine how much money you can put toward debt repayment each month. To effectively pay off debt, your income needs to be more than your expenses. If this is not true for you, you need to identify ways to reduce your spending or increase your income. Also, try not to take on any new debt while you pay off existing debt.

### REFERENCE

https://www.consumerfinance.gov/about-us/blog/ how-reduce-your-debt/

Written by: Nichole Huff and Miranda Bejda | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu



## Homebased Microprocessing Workshop



01/19/22

9:30am - 1:30pm

Scott County Extension Office

1130 Cincinnati Rd. Georgetown, Ky 40324

Training will also be conducted via zoom (same date/time).



University of Kentucky College of Agriculture, Food and Environment Cooperative Extension Service

For more information & to register: ukfcs.net/HBM

or call (502)863-0984

Join our workshop!

Homebased

microprocessors are
farmers who grow and
harvest produce to use in
their value-added products.

Homebased
microprocessors are
required to grow a
predominant ingredient in
the products they make.
The first step to becoming
certified as a homebased
microprocessor is to attend
a Homebased
Microprocessor (HBM)
workshop presented by the

The cost of the workshop is \$50.00.

University of Kentucky.

#### Cooperative Extension Service

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LEXINGTON, KY 40546



This training is for individuals who have <u>not</u> completed the training before, if you need to renew, contact the Scott County Extension Office using the number listed above.



Scott County Homemakers:

at the Scott County Extension Office beginning at 6:30 PM



- Each club is responsible for providing information on new members and those who recruited the new member. You can send this information to Alivia at alivia.faris@uky.edu
- We are asking each club to provide 3 items for the auction (2 will be using in the auction and 1 will be used for silent auction during the same night).
- New Members will be provided \$100 of "Homemaker Bucks" and recruiters will receive \$50 of "Homemaker Bucks" (per recruit) to use during the auction. "Homemaker Bucks" do not have monetary value outside of this auction.
- If you would like to help setting up or cleaning up after the auction please let Alivia know at alivia.faris@uky.edu



Leader lessons will be prerecorded this year. Join us at the Scott County Extension Office for lesson lunch n' learns. We will watch the videos, present demos, and enjoy refreshments.



University of Kentucky College of Agriculture, Food and Environment Cooperative Extension Service

Scott County Homemaker Leader Lesson Schedule 2022-2023

All Lessons will be hosted at the Scott County Extension Office

Jun. 12th



Let's Talk about it!

Keys to Great

Communication



Cooperative Extension Service Agriculture and Natural Resources Family and Consumer Sciences 4-H Youth Development Community and Economic Development

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Disabilities accommodated with prior notification

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Origani Shoe Gass

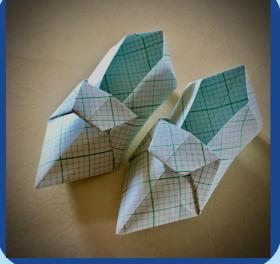
January 25th at 10:00 AM

at the Scott County
Extension Office

You must sign up to participate, to sign up call (502) 863-0984

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LEXINGTON, KY 40546





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