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# Letter from Lora-

come with it!

April is a beautiful month that marks the beginning of spring. With flowers blooming, birds chirping, and warmer weather, it's the perfect time to get outside and enjoy nature. Whether you prefer a leisurely stroll in the park or a more adventurous hike in the mountains, there's something for everyone to enjoy. April is also a great time to start planning your summer vacation or to tackle any spring cleaning tasks you've been putting off. So make the most of this lovely month and embrace all the joy and new beginnings that



### Lora Davidson Laurel County Extension Agent For Family & Consumer Sciences



## Wisely use your tax refund

Using your tax refund wisely can improve your financial standing. You can consider adding to your emergency savings account, paying off high-interest debt, making an extra mortgage payment towards the principal, starting or adding to a college or retirement savings account, making wise purchases that add to the resale value of your home or vehicle, or investing in learning new skills or hobbies. Contact the Laurel County Extension office for more information on family financial education.

Family & Consumer Sciences

We aim to improve the quality of individual and family life through education, research, and outreach.



### **DIY Series**

### April Session: Home Fragrance

### LAUREL.CA.UKY.EDU

### WHY ATTEND?

- SKILL DEVELOPMENT: ATTENDING A DIY CLASS SERIES ALLOWS YOU TO DEVELOP PRACTICAL SKILLS IN VARIOUS DO-IT-YOURSELF TASKS, EMPOWERING YOU TO HANDLE A RANGE OF PROJECTS ON YOUR OWN.
- OWN.

  COST SAVINGS: LEARNING HOW TO TACKLE DIY
  TASKS CAN SAVE YOU MONEY BY ELIMINATING
  THE NEED TO MAKE PURCHASES OR HIRE
  PROFESSIONALS FOR SIMPLE REPAIRS OR
  PROJECTS AROUND YOUR HOME.

MATERIALS PROVIDED FOR ALL REGISTERED ATTENDEES

DETAILS? APRIL 2ND

1PM -OR- 6PM COST: FREE

CALL TO FIND OUT MORE
(606)864-4167





## Sourdough **Starters**

### LAUREL.CA.UKY.EDU

#### WHY ATTEND?

- LEARN THE FUNDAMENTALS THIS CAN BE AN
   OVERWHELMING PROCESS TO GET STARTED, SO JOIN
   US TO LEARN ABOUT THE FUNDAMENTALS OF SOURDOUGH STARTER CREATION AND MAINTENANCE.
- HANDS-ON EXPERIENCE: PRACTICAL DEMONSTRATIONS AND HANDS-ON ACTIVITIES ALLOW YOU TO EXPERIENCE THE PROCESS FIRSTHAND, MAKING IT EASIER TO REPLICATE AT HOME.
- EMBARINO IT EASIER TO REPLICATE AT HOME.

  \*\*UNDERSTANDING THE SCIENCE: HANDS-ON

  EXPERIENCE: PRACTICAL DEMONSTRATIONS AND

  HANDS-ON ACTIVITIES ALLOW YOU TO

  EXPERIENCE THE PROCESS FIRSTHAND, MAKING

  IT EASIER TO REPLICATE AT HOME.

**DETAILS? APRIL 9TH** 

6РМ

COST: \$5

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION





### LAUREL.CA.UKY.EDU

### WHY ATTEND?

- WE HAVE SPACE FOR YOU TO SPREAD OUT AND WORK ON YOUR EXISTING PROJECTS
- . GET HELP WITH ANY QUESITONS THAT HAVE YOU STUMPED!
- SEWERS, KNITTERS, CRAFTERS OF ALL KINDS WELCOME!

### **DETAILS?**

APRIL 10TH

10AM TO 4:30PM & 5:30PM TO 8PM COST: FREE

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167





COST: \$50

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167





### LAUREL.CA.UKY.EDU/JQS

### WHY ATTEND?

- STEP INTO A WORLD OF TRANQUILITY WITH "CRAFTING CALM," A STRESS RELIEF WORKSHOP DESIGNED TO GUIDE YOU THROUGH THE THERAPEUTIC ART OF CRAFTING.
- UNWIND AND EXPLORE VARIOUS CREATIVE TECHNIQUES THAT NOT ONLY ENHANCE YOUR ARTISTIC SKILLS BUT ALSO PROVIDE A SOOTHING ESCAPE FROM THE DEMANDS OF EVERYDAY LIFE.
- ALL MATERIALS PROVIDED WITH CLASS
  FEE

DETAILS? APRIL 25TH

6PM COST: \$5

REGISTRATION IS REQUIRED

(606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION





**CLICK HERE to register!** 

**CLICK HERE to check out the Laurel County Extension's Website** 



Walking Wednesdays

### LAUREL.CA.UKY.EDU

### WHY ATTEND?

- IMPROVE PHYSICAL HEALTH: WALKING IS A LOW-IMPACT EXERCISE THAT CAN ENHANCE CARDIOVASCULAR HEALTH, STRENGTHEN MUSCLES, AND IMPROVE OVERALL FITNESS.
- MENTAL WELL-BEING: WALKING CAN REDUCE STRESS, ANXIETY, AND DEPRESSION WHILE BOOSTING MOOD AND PROMOTING RELAXATION.
- FLEXIBILITY: PARTICIPANTS HAVE THE FREEDOM TO CHOOSE THEIR WALKING TIMES, FITTING THE PROGRAM INTO THEIR SCHEDULE WITHOUT DISRUPTING OTHER COMMITMENTS.

DETAILS? EACH WEDNESDAY IN MAY & JUNE

REGISTRATION IS REQUESTED

CALL TO FIND OUT MORE (606)864-4167

COST: FREE

(000)004-4107





### **DIY Series**

May Session: **Lotion Bars** 

### LAUREL.CA.UKY.EDU

### WHY ATTEND?

- SKILL DEVELOPMENT: ATTENDING A DIY CLASS SRILES ALLOWS YOU TO DEVELOP PRACTICAL SKILLS IN VARIOUS DO-IT-YOURSELF TASKS, EMPOWERING YOU TO HANDLE A RANGE OF PROJECTS ON YOUR OWN.

  COST SAVINGS: LEARNING HOW TO TACKLE
- DIY TASKS CAN SAVE YOU MONEY BY ELIMINATING THE NEED TO MAKE PURCHASES OR HIRE PROFESSIONALS FOR SIMPLE REPAIRS OR PROJECTS AROUND YOUR HOME.

**DETAILS?** MAY 7TH (TUES) 1PM -OR- 6PM COST: FREE

REGISTRATION IS REQUIRED
CALL TO FIND OUT MORE (606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION





### WHY ATTEND?

- WE HAVE SPACE FOR YOU TO SPREAD OUT AND WORK ON YOUR EXISTING PROJECTS
- . GET HELP WITH ANY QUESITONS THAT HAVE YOU STUMPED!
- · SEWERS, KNITTERS, CRAFTERS OF ALL KINDS WELCOME!

**DETAILS?** MAY 8TH (WED) 10AM TO 4:30PM COST: FREE REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167





Clothing Embellishments

### LAUREL.CA.UKY.EDU

### WHY ATTEND?

- SKILL DEVELOPMENT LEARN VARIOUS EMBROIDERY TECHNIQUES, STITCHES, AND PATTERNS, ENHANCING YOUR EMBROIDERY SKILLS AND EXPANDING YOUR
- PERSONALIZATION GAIN THE ABILITY TO PERSONALIZE YOUR CLOTHING WITH UNIQUE DESIGNS, MONOGRAMS, OR EMBELLISHMENTS, ADDING A PERSONAL TOUCH TO YOUR

**DETAILS?** APRIL 15TH, MAY 13TH, AND JUNE 17TH **4PM TO 7PM** 

COST: \$50

REGISTRATION IS REQUIRED



CALL TO FIND OUT MORE (606)864-4167

AN EQUAL OPPORTUNITY ORGANIZATION





# **Freezer** Meals

### LAUREL.CA.UKY.EDU

### WHY ATTEND?

- TIME-SAVING: PREPARE MEALS IN ADVANCE AND FREEZE THEM FOR BUSY DAYS, REDUCING TIME SPENT ON COOKING DURING THE WEEK.
- BUDGET-FRIENDLY: BULK COOKING AND FREEZING MEALS CAN HELP SAVE MONEY BY BUYING INGREDIENTS IN LARGER QUANTITIES AND REDUCING FOOD WASTE.
- . CONVENIENCE: HAVE READY-MADE MEALS ON HAND FOR QUICK AND EASY DINNERS, ESPECIALLY USEFUL FOR BUSY INDIVIDUALS, FAMILIES, OR THOSE WITH HECTIC SCHEDULES

DETAILS? MAY 14TH, 21ST, AND 28TH 1PM - OR - 6PM COST: FREE

REGISTRATION IS REQUIRED (606)864-4167



Crafting Calm

### LAUREL.CA.UKY.EDU/JQS

### WHY ATTEND?

- STEP INTO A WORLD OF TRANQUILITY WITH
   "CRAFTING CALM," A STRESS RELIEF WORKSHOP DESIGNED TO GUIDE YOU THROUGH THE THERAPEUTIC ART OF CRAFTING.
- UNWIND AND EXPLORE VARIOUS CREATIVE TECHNIQUES THAT NOT ONLY ENHANCE YOUR ARTISTIC SKILLS BUT ALSO PROVIDE A SOOTHING ESCAPE FROM THE DEMANDS OF EVERYDAY LIFE.
- ALL MATERIALS PROVIDED WITH CLASS

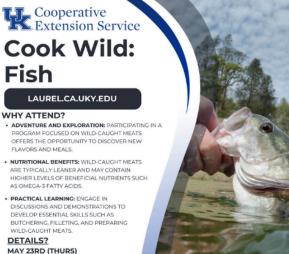
**DETAILS?** MAY 16TH (THURS) 6РМ

COST: \$10 (\$5 FOR HOMEMAKERS!) REGISTRATION IS REQUIRED

(606)864-4167

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# Cooperative Extension Service **Cook Wild: Fish**

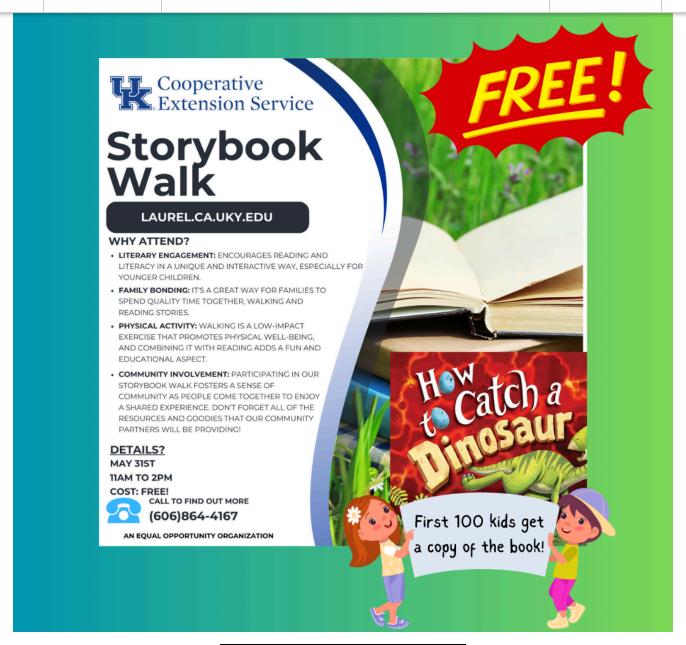
MAY 23RD (THURS) 6РМ

COST: FREE

REGISTRATION IS REQUIRED



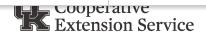
CALL TO FIND OUT MORE (606)864-4167



**CLICK HERE to register!** 

**CLICK HERE to check out the Laurel County Extension's Website** 

**MoneyWise** 





**MARCH 2024** 

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

### THIS MONTH'S TOPIC:

ALLOWANCE: A LIFE SKILL BUILDER

Allowance plays a crucial role in shaping a child's development. It fosters important life skills, instills a sense of responsibility, and promotes financial literacy. Allowance can be a powerful tool for teaching important life lessons.

Allowance is money parents or caregivers give to their children on a regular basis to teach them money management skills. Giving children an allowance is a personal decision for each family that may depend on disposable income or household expectations. Some parents tie allowance to specific chores while others provide a fixed amount each week or month.

### **FINANCIAL RESPONSIBILITY**

One of the main benefits of giving children an allowance is to teach money management. When children receive a fixed amount of money regularly, it is easier to understand how to budget. They learn to save their money for various reasons, such as saving for a desired toy, spending on daily needs such as lunch, or giving to charitable causes. This early exposure to financial decision-making lays the foundation for responsible money management later in life.



### **WORK ETHIC**

Allowance also teaches children the value of hard work. Many parents give allowance for the completion of chores. By associating money with effort, children develop a strong work ethic and understand that rewards are earned through dedication and responsibility. This connection between work and reward prepares children and teens for adulthood.

### **GOAL SETTING**

Allowance is a practical tool for teaching children about goal setting. Whether it's saving for a new toy, a special event, or a long-term investment, children learn to set goals and work toward them. This is a valuable skill that goes beyond financial matters.

### Cooperative Extension Service

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

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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# ALLOWANCE ALSO PLAYS A ROLE IN NURTURING EMPATHY AND SOCIAL RESPONSIBILITY.



### **DECISION-MAKING**

Receiving an allowance allows children to make choices about spending. "Do I buy what I can afford today, or do I wait and save more money for the nicer option?" This fosters critical thinking and decision-making skills. Children must evaluate their priorities, make trade-offs, and consider the consequences of their choices. Such decision-making experiences contribute to the ability to analyze and solve problems which are essential skills in life.

### **EMPATHY**

Allowance also plays a role in nurturing empathy and social responsibility. Parents can encourage children to give some of their allowance to charitable causes or community projects. This practice can expand a child's understanding of others' needs and teaches them to give back. These early lessons in generosity and compassion create individuals who are mindful of the needs of others.

### **FINANCIAL LITERACY**

As children grow, the lessons learned through allowance provide a foundation for understanding financial literacy concepts.

Understanding the basics of budgeting, saving, and making informed financial decisions is crucial in making wise decisions later. Individuals who have been exposed to these concepts through allowance are better equipped to manage money, avoid debt, and plan for their future.

The value of allowance extends far beyond the simple act of receiving money. It is a tool for building life skills, responsibility, and financial literacy. Allowance can contribute to the overall development of children, shaping them into more responsible, thoughtful, and money-wise individuals.

### **REFERENCES:**

Greenspan, A. (2005). The importance of financial education today. Social Education, 69(2), 64-66.

Rossman, R. (2002). Involving children in household tasks: Is it worth the effort? University of Minnesota.

Trautner, T. (2017). The benefits of chores for your child. Michigan State University Extension.

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Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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



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What are you cooking this month?

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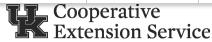
Past Issues

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**RSS** 

Alliazing Fancakes

Servings: 6 Serving Size: 2 pancakes Recipe Cost: \$3.45 Cost per Serving: \$0.58







### Ingredients:

- 1 cup self-rising flour
- ½ cup whole-wheat flour
- 2 tablespoons sugar
- 1 teaspoon cinnamon
- ¼ cup chopped nuts (optional)
- 1 cup sweet potatoes, cooked and mashed
- 3 eggs, beaten
- 1 cup fat-free milk
- 2 tablespoons olive oil
- 1 tablespoon vanilla
- · Cooking spray

### Directions:

- 1. In a medium bowl, combine flours, sugar and cinnamon. Add ¼ cup nuts, optional.
- 2. In a separate medium bowl, mix sweet potatoes, eggs, milk, oil and vanilla.
- 3. Pour liquid mixture into the flour mixture and stir until the dry ingredients become wet. Be careful not to over stir.
- 4. Preheat a griddle or skillet over medium high heat. Spray with cooking spray. Drop batter mixture onto the prepared griddle by heaping tablespoon. Cook until golden brown, turning once with a spatula when the surface begins to bubble. Continue cooking until the other side is golden brown. Repeat process, making 12 pancakes.

**Source:** Brooke Jenkins-Howard, Curriculum Coordinator for Kentucky Nutrition Education Program, University of Kentucky Cooperative Extension Service

**Nutrition facts per serving:** 260 calories; 8g total fat; 1.5g saturated fat; 0g trans fat; 95mg cholesterol; 320mg sodium; 39g total carbohydrate; 3g fiber; 10g sugar; 4g added sugar; 9g protein; 170% Daily Value of vitamin A; 10% Daily Value of vitamin C; 15% Daily Value of calcium; 10% Daily Value of iron. 4% Daily Value of potassium.

\*Nutrition facts do not include nuts

# **Interested in being a Homemaker?**



# Why become a Homemaker?

# Gain access to all Homemaker clubs at the Laurel County Extension Office.

Be welcomed into any of our many available clubs to learn skill development, gain support, and have fun along the way!

Don't see a club that interests you? Let us know and we can help you start one!

## New Homemakers receive a Laurel County Homemaker cookbook for FREE!

Normally a \$10 value!

### **Homemaker Newsletter**

You may already receive our FCS newsletter each month but after you sign up to be a Homemaker you will start receiving an expanded version that has much more information including a monthly educational lesson!

### **Leadership Opportunities**

The leadership opportunities within Homemakers are endless from the club level all the way to state level! If you want to make a difference in our community, look no further.

### **Homemaker Discount**

Laurel County Homemakers receive discounts for some programs offered at the Laurel County Extension Office! Sometimes this means you get a discount, while other times you get a paid class for completely free!

### **Homemaker Events**

You will be able to join in the fun of all Homemaker events here in Laurel county such as our annual meeting, fundraising efforts, Ice Cream Socials, and more!

CONTACT OUR OFFICE FOR MORE DETAILS:

🔲 606-864-4167 🔀 TINA.HEFNER@UKY.EDU OR ROBIN.DAVIS@UKY.EDU



LAUREL COUNTY COOPERATIVE EXTENSION

### \$10 ANNUAL DUES

\*SOME CLUBS MAY HAVE SMALL ADDITIONAL FEE FOR CLUB ACTIVITIES

### Mailbox Membership

Allows members-at-large to enjoy the privileges of regular Extension Homemaker Club membership though they are not ready to commit to attend a regularly-scheduled club meeting.

### Traditional Clubs

Grouped by location and focus on homemaking skills, personal growth, socialization, volunteer efforts and improving the community.

### **Specialty Clubs**

Focused on learning, developing, and preserving a specific skill/interest/activity. There is a deliberate focus on sharing member's skills with Mountain Laurel Quilters others to strengthen the community.

#### Felts

- Meets monthly on 2nd Monday at 12pm
- Meets at member homes

### Macedonia

- Meets monthly on 2nd Monday at 6pm
- Meets at Laurel County Extension Office

### Rough Creek

- Meets monthly on 2nd Wednesday at 12pm
- Meets at member homes

### Sublimity

- Meets monthly on 2nd Monday at 11am
- Meeting places announced monthly

### **Busy Needles**

- Specialty club focused on sewing and skills.
- Meets monthly on the 3rd Sunday at 2pm
- Meets at Laurel County Extension Office

### Laurel Silver Threads Quilters

- Specialty club focused on sewing and skills.
- Meets monthly on the 2nd Monday at 10am
- Meets at Laurel County Extension Office

- Specialty club focused on sewing and skills.
- Meet monthly on the 1st Saturday at 10am
- Meets at Laurel County Extension Office

### Yarn Spinners

- Specialty club focused on crochet, knit, and all things yarn related.
- Meet monthly on 3rd Monday at 6pm
- Meets at Laurel County Extension Office

### Aces

- Specialty club focused on card games and other mind strengthening activities.
- Meets monthly on 2nd Tuesday at 3pm
- Meets at Laurel County Extension Office

### CONTACT OUR OFFICE FOR MORE DETAILS:

TINA.HEFNER@UKY.EDU 606-864-4167 OR ROBIN. DAVIS @ UKY. EDU

### Cooperative **Extension Service**

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

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Feel free to reach out to us at any time with your

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