

Hopkins County Extension

Family and Consumer Sciences

HOPKINS COUNTY
COOPERATIVE
EXTENSION SERVICES

75 CORNWALL DRIVE
MADISONVILLE, KY
42431-8780
(270)821-3650
WWW.CA.UKY.EDU/CES



Happy Valentine's Day!

I hope this newsletter finds you warm and cozy during these cold days and nights we have been having over the past month. I know I am looking forward to the spring for warmer temperatures and to seeing the blooming flowers. A topic I would like to highlight with you this month goes along with New Year's resolutions but is not health-related! The topic this month is finances. As some of you may know the month of February is Kentucky Saves week. The goal of Kentucky Saves week is for people across the commonwealth to take a pledge to save money. Learning how to save money is an important part of financial growth at any age or stage of life. If you sign up to take the pledge at <https://americasaves.org/connect-to-a-campaign/kentucky-saves/> you will have access to tools and people who will help you set a money-saving goal, make informed decisions, and help keep you on track. Keep in mind your goal does not have to be to buy a new house or a new car. The goal you set can be something smaller but important to you. As the end of January nears. I have been thinking about ways I can save money and what goal I am going to set for myself while waiting on the arrival of our son. If you have any questions about Kentucky Saves week, feel free to reach out to me at the Extension Office, by phone or email.

Best wishes,
Amanda Dame

What's in this issue:

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Following us online is an easy way to keep up with [Hopkins County Extension Family and Consumer Science](#)



Amanda Dame

AMANDA DAME

County Extension Agent for
Family and Consumer Sciences



CLEAN UP PAPER CLUTTER

Despite our best attempts at home organization, many of us are constantly bombarded with paper. Paper is the most common type of clutter. When you think about it, this is not really surprising considering the amount of junk mail, bills, coupons, completed schoolwork and publications that many of us have lying on tables or stuffed in drawers at our homes.

You can get a handle on this type of clutter by following these tips:

- Immediately act when you get a new piece of paper. Read it, file it, shred it or throw it in the trash.
- Keep a shredder or wastebasket near the area where you go through your mail so you can immediately eliminate junk mail.
- Sign-up for online bill pay so you get fewer statements in the mail.
- Remove your name from direct mailing lists and magazines and catalogs that you no longer want.
- Determine a day of the week to organize papers around your home and workplace. It doesn't have to be the same day.
- Set aside one day during the year to purge your files.
- Keep your childrens' mementos, such as crafts or memorable school assignments, in a container. At the same time, realize you don't have to keep everything your child creates.
- Organize your credit card receipts by putting them together in a container so you can match and attach them to the bill when you pay it.
- Keep your coupons in a container.



Don't get discouraged if you have years of papers to go through. Start small; set a goal of cleaning out one drawer. Once that drawer is complete, move on to the next one. As you go through your papers, decide what you need to keep and how you are going to store it. Put what you need to keep in some type of container; it can be as simple as a cardboard box. Then label the container so you know what's inside. Shred or throw away unnecessary papers.

More information on home organization is available at the Hopkins office of the University of Kentucky Cooperative Extension Service.

SOURCE: RONDA REX, CAMPBELL COUNTY FAMILY AND CONSUMER SCIENCES EXTENSION AGENT
JENNIFER HUNTER, PROFESSOR OF FAMILY SCIENCES

Civil Rights Act-Compliant

The College of Agriculture, Food and Environment is an Equal Opportunity Organization with respect to education and employment and authorization to provide research, education information and other services only to individuals and institutions that function without regard to economic or social status and will not discriminate on the bases of race, color, ethnic 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. Inquiries regarding compliance with Title VI and Title VII of the Civil Rights Act of 1964, Title IX of the Educational Amendments, Section 504 of the Rehabilitation Act and other related matter should be directed to Equal Opportunity Office, College of Agriculture, Food and Environment, University of Kentucky, Room S-105, Agriculture Science Building, North Lexington, Kentucky 40546, the UK Office of Institutional Equity and Equal Opportunity, 13 Main Building, University of Kentucky, Lexington, KY 40506-0032 or US Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410.



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 13 • ISSUE 2

HOPKINS COUNTY EXTENSION OFFICE | 75 CORNWALL DRIVE | MADISONVILLE, KY | 42431 | (270) 821-3650

THIS MONTH'S TOPIC: BANK ACCOUNTS FOR KIDS – LEARNING FINANCE BY DOING

As parents, we discipline children so that they develop self-discipline as adults. Healthy parenting involves setting boundaries and allowing children to make wise choices within those parameters. Whether learning household responsibility through chores or learning to spend money sensibly, we learn best by doing. It is important to provide children with hands-on financial experience so that they can become young adults with stronger personal finance skills.

BEGIN WITH BANKING

Begin by introducing your child to the banking system at a young age. Let them go with you to your bank or credit union to cash or deposit a check, for example. Show them different transaction options, from in-branch banking, to drive-through and ATM transactions, to online banking. Explain that banks or credit unions are financial institutions that are regulated by the federal government, which means the money you keep in the bank is insured. If you have separate savings and checking accounts, discuss what it means to earn “interest” on the money you save versus what it means to “debit” or withdraw money from your account for purchases. Having personal finance discussions with your child will help them prepare to manage their own bank accounts someday.



SAVINGS ACCOUNTS FOR KIDS

When you feel your child is ready to upgrade their “piggy bank,” help them open a savings account. This can be a good way for children to save money they receive as gifts or allowance. Start by visiting your financial institution to learn what youth accounts they offer. Typically, child savings accounts are opened with the child and parent having joint ownership. This gives the child access to the account while allowing you to monitor it. You will be able to set limitations on the child’s access and privileges. Some financial institutions offer mobile apps to help parents monitor the account while the child practices their money management skills.

Before you open a savings account for your child, find out the interest rate and make sure fees are low. Ideally, the account would not require a minimum balance or carry monthly maintenance fees.



BEFORE YOU OPEN A SAVINGS ACCOUNT FOR YOUR CHILD, FIND OUT THE INTEREST RATE AND MAKE SURE FEES ARE LOW



Once the account is set up, talk to your child about goal setting and how savings can help them reach those goals. Suggest good financial habits such as saving a portion of allowance money regularly. Review statements together and discuss how compound interest works. (And if you're unsure, schedule a meeting at your local bank to learn together.)

DEBIT CARDS FOR KIDS

As adolescents mature and demonstrate they can be responsible with money, a next step may be opening a checking account for your child that allows them to use a debit card for purchasing. This can also be done through your financial institution if they offer youth checking options. Be sure your child understands penalties for "overdrafts," or spending more money than what is in the account. Talk with your bank or credit union about what mobile or app features accompany the account.

Another option for child debit cards includes prepaid debit accounts specifically designed for youth, with the parent in control. There are many options, but some examples are Greenlight,

GoHenry, FamZoo, or Current. If you choose a prepaid checking option, it may prevent your child from spending more money than is loaded on the card to avoid overdraft fees.

Youth debit card accounts may come with special features such as automating allowance payments, parental monitoring, spending alerts, and/or limiting how much can be spent and where. Some include youth financial education built into the app. Parental controls, features, and monthly service costs can vary widely, so it is important to comparison shop before deciding. Most of these debit cards charge monthly service fees, and some prepaid cards might also charge reload fees.

BEING "MONEYWISE"

Whichever account options you choose, talk with your child about the importance of saving and spending wisely. Information is available from University of Kentucky Cooperative Extension Service and from Kentucky Saves. Help your child note their savings goals by taking the Kentucky Saves pledge at <http://www.kentuckysaves.org/>.

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Become a fan of MONEYWISE on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

join us for our
UPCOMING CLASSES

Starting a Food Production Business

Learn how to get started with your food production business idea. Topics include requirements, permits, certifications, commercial kitchens, insurance, and resources.



February 18, 2022
10:00 - 11:30 a.m. EST

Register now! tinyurl.com/5nuwd356



CROCHET Class

For beginners, refreshers,
and advanced.



FEBRUARY 24
MARCH 24
APRIL 21
MAY 12

**HOPKINS COUNTY EXTENSION
OFFICE AT 4:30**

Call the Hopkins County Extension
Office at (270)821-3650 to sign up today.



PENNYRILE AREA

Cultural Arts Exhibit Day



March 11, 2022
10:00 am

Christian County Extension Office

2850 Pembroke Rd, Hopkinsville, KY 42240

Celebrate the arts with us!



SCHEDULE

- 10:00-11:00** Exhibit Check-in
- 11:00-12:00** Educational Session: Pin Weaving
- 12:00-1:00** Lunch (on your own)
- 1:00-1:30** Exhibits open for viewing
- 1:30** Exhibit Check out



Contact the Hopkins County Extension Office for a list of Cultural Arts Exhibit Categories and to obtain Entry Tags for exhibits. Please complete entry tags prior to check-in. Entries in each subcategory limited to one per person.

join us for our
UPCOMING CLASSES

stay connected

**Hopkins County Family and Consumer Sciences
Facebook**

<https://www.facebook.com/HopkinsExtensionFCS>

**University of Kentucky Family and Consumer
Sciences Podcast**

Extension Podcast: <https://ukfcsxt.podbean.com/>

**Check out our county website for information on all
program areas**

<https://hopkins.ca.uky.edu/>

*Watch
Party*

JOIN US AT THE HOPKINS COUNTY
EXTENSION OFFICE TO WATCH THE
FEBRUARY HOMEMAKER LESSON WITH
AMANDA ON THURSDAY, FEBRUARY
3RD AT 10:00A.M. AND MARCH 1ST AT
10:00A.M.

CALL THE HOPKINS COUNTY
EXTENSION OFFICE AT
(270)821-3650 TO SIGN UP
TODAY.



COOKING THROUGH THE CALENDAR

with Melissa Webb

OUR SENIOR NUTRITION EDUCATION
PROGRAM/SNAP-ED ASSISTANT WILL BE HOSTING
THE COOKING THROUGH THE CALENDAR CLASSES
EVERY MONTH CLASSES ARE HELD FROM 12:00 PM TO
1:00 PM.

join us
FEBRUARY 23

THE RECIPE FOR FEBRUARY IS
EGGROLL IN A BOWL.



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

HOMEBASED MICROPROCESSING WORKSHOP 2022

Wednesday, February 16th

9:30AM-2:00PM CT

In-person

DAVISS COUNTY COOPERATIVE
EXTENSION SERVICE

Join our in-person 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 University of Kentucky. The cost of the workshop is \$50.00.

For more information and to register call 270-685-8480 or visit
https://fcs-hes.ca.uky.edu/homebased_processing_microprocessing

BIG BLUE BOOK CLUB

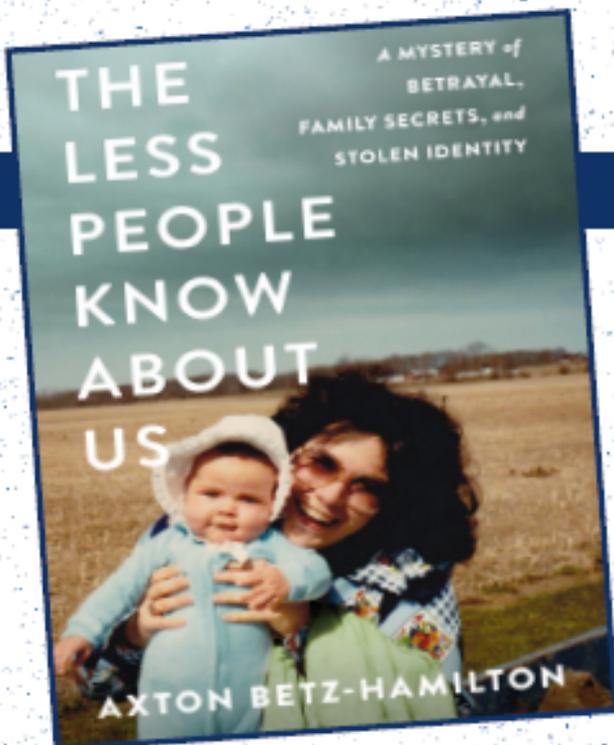
We are excited to
announce the return of

BIG BLUE BOOK CLUB

THE LESS PEOPLE KNOW ABOUT US: A MYSTERY OF BETRAYAL, FAMILY SECRETS, AND STOLEN IDENTITY

by

AXTON BETZ-HAMILTON



Our first book of 2022, *The Less People Know About Us: A Mystery of Betrayal, Family Secrets, and Stolen Identity* by Axton Betz-Hamilton is a riveting, true story of the life changing impact of identity theft. The author and identity theft expert shares the story of her life that “inspired her career and nearly destroyed her family.”

**Big Blue Book Club will be
April 14, 21, and 28 at 11 am ET.**

Just click this link

<https://ukfcs.net/BBbc2022Book1>

to register by April 1 or scan the QR code.



The first 200 registered participants will receive a free copy of the book.

HOMEMAKER HAPPENINGS

KEHA CONTESTS ALL DUE MARCH 1

Community Volunteerism Award (Handbook page 88) – Due to Ann Porter, Leadership Development Chairman, P.O. Box 88, Washington, KY 41096, annsporter42@gmail.com

Creative Writing: poetry, memoirs, short story (Handbook 37-39) – Barbara Seiter, Cultural Arts & Heritage, 866g Valley Circle Drive, Florence, KY 41042, seiterbarbara@yahoo.com

Adopt-A-Highway awards (Handbook 49) – Linda Padgett, Environment, Housing & Energy Chairman, 11307 Lakeview Drive, Union, KY 41091, padgettky@gmail.com

Nurturing Families (Handbook 55) – Dottie Crouch, Family & Individual Development Chairman, 8851 Highway 55, Campbellsburg, KY 40011, bodotcr@yahoo.com

Food, Nutrition & Health Awards: Ovarian Cancer Fundraising Contest and Promoting a Healthy KY Contest (Handbook 60) – Sharon Fields, Food, Nutrition & Health Chairman, 216 Cedarwood Drive, Greenup, KY 41144, scrawford@kih.net

Homemakers Support 4-H (four award categories) (Handbook 64-65) – Cathy Kunkel-Mains, 4-H Youth Development Chairman, 13127 Madison Pike, Morning View, KY 41063, cakuma50@gmail.com

International Contest and Awards (Handbook 73) – Marilyn Watson, International Chairman, 2286 Melwood Drive, Henderson, KY 42420, MJMW1315@twc.com

2022 KEHA STATE MEETING

MAY 10-12, 2022
OWENSBORO, KY

Where to Stay

HAMPTON INN & SUITES DOWNTOWN
WATERFRONT

401 W. 2ND STREET,
OWENSBORO, KENTUCKY 42301
270-685-2005

(REFERENCE THE KEHA CONFERENCE)

HOLIDAY INN OWENSBORO RIVERFRONT

701 WEST FIRST STREET,
OWENSBORO, KY 42301
(270) 683-1111

(GROUP CODE EXT FOR CONFERENCE RATE)

HOMEMAKER MEETING DATES

Piecemakers

February 12th from 8:00-3:00

February 22nd from 2:00-8:00

March 12th from 8:00-3:00

March 22nd from 2:00-8:00

Needles & Yarn

February 9th from 12:00-2:00

March 9th from 12:00-2:00

Happy Homemakers

March 16th at 1:00

UPCOMING EVENT DATES

February 3- Homemaker Leader Lesson on the Underground Railroad Quilts at the Extension Office at 10:00

March 1- KEHA Development Grant, Mini-Grant, Scholarship, and Cultural Arts & Heritage Creating Writing Contest entries due.

March 11- Cultural Arts Day

HOMEMAKER HAPPENINGS

KEHA DEVELOPMENT GRANTS

KEHA development grants provide areas and counties with the opportunity to obtain funding for projects. Applications must be submitted by KEHA members. The guidelines and application form are included in the KEHA Manual, Handbook section, pages 107-111, and on the KEHA website under "Member Resources."

Applications must be sent by certified mail and postmarked by March 1. Send to Julie Hook, KEHA 2nd Vice President, 74 County Road 1021, Cunningham, KY 42035 or julie.hook@carlisle.kyschools.us.

KEHA MINI-GRANTS FOR STUDY OR RESEARCH

KEHA offers mini-grants of up to \$500 for study or research. Applications may be submitted by KEHA members, FCS agents, or FCS specialists. The guidelines and application form are included in the KEHA Manual, Handbook section, pages 104-106, and on the KEHA website under "Member Resources." Applications must be submitted by March 1. Send to Julie Hook, KEHA 2nd Vice President, 74 County Road 1021, Cunningham, KY 42035 or julie.hook@carlisle.kyschools.us.

KEHA SCHOLARSHIPS

EVANS/HANSEN/WELDON SCHOLARSHIP

is open to any full-time student attending a college or accredited undergraduate program in Kentucky and majoring in a Family and Consumer Sciences/Human Environmental Science degree program.

Details and the scholarship application are included in the KEHA Manual, Handbook section, pages 94-98 and on the KEHA website under "Member Resources." Please promote this in your county. Applications are due by March 1 to the KEHA Leadership Development Chair. Send to: Ann Porter, P.O. Box 88, Washington, KY 41096 or annporter42@gmail.com.

KEHA HOMEMAKER MEMBER SCHOLARSHIP

is open to KEHA members with a minimum of 3 years of active membership. The scholarship may be used for any college or university, as well as for a trade or technical school. It is intended for students pursuing their first degree or certification. Details and the scholarship application are included in the KEHA Manual, Handbook section, pages 99-102 and on the KEHA website under "Member Resources." Please share this with your members. Applications are due by March 1 to the KEHA Leadership Development Chair. Send to: Ann Porter, P.O. Box 88, Washington, KY 41096 or annporter42@gmail.com.

GET INVOLVED

The Pennyriple Area Homemaker Council is looking to fill the Public Information & Marketing Chairmen. If you are interested in learning more about this position please contact Donna Settles, Pennyriple Area Homemaker Council by email at dsuesettle@gmail.com.

Before March 1, 2022



FEBRUARY HOMEMAKER ACTIVITIES

Short Month, Short Poem

Did you know that February is National Haiku Month? Spend some time writing your own haiku and share it with the group. You can make it into a Valentine's Day card or have a contest and vote on your favorite!

While haiku poems don't rhyme, they do follow this format:

- Line 1-5 syllables
- Lines 2-7 syllables
- Lines 3-5 syllables

Here is an example to get you started:

Snowflakes glitter on
the sidewalk, the sound of cars
swallowed by snowdrifts
- Beth Eaglescliffe



Thought for the Month

"February is short and very sweet."
-Charmaine J Forde

Roll Call

What is your favorite snow day memory?

Lesson

Underground Railroad Quilts

**JOIN US ON FEBRUARY 3RD AT THE HOPKINS COUNTY
EXTENSION OFFICE AT 10:00 AM TO WATCH
THE FEBRUARY HOMEMAKER LESSON**