

# Hopkins County Extension

Family and Consumer Sciences

**HOPKINS COUNTY  
COOPERATIVE  
EXTENSION SERVICES**  
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## Freezing for Fat Loss?

Have you seen or heard of someone plunging into a cold-water bath for health benefits? Sure, we hear of professional athletes doing this for muscle recovery after a game, race, or match, but even evidence behind these benefits has been debated. A popular trend circulating the internet involves submerging your body into a bath of ice-cold water to lose weight. So, what does science say?

Let's start by taking a step back. As babies, we are born with specific tissues in the body to help regulate our temperature. These tissues burn energy to generate heat in our bodies when we are cold. As we grow, these tissues disappear. We might find these tissues in some areas of our body, like our neck and abdomen area, but in very small amounts. The idea behind plunging your body into an ice-cold water bath is that it stimulates these tissues to burn energy to generate body heat suggesting that this use of extra energy will lead to weight loss.

Read more on Page 2.

## WHAT'S IN THIS ISSUE

Freezing for Fat Loss?

Upcoming Classes

Homemaker Happenings

Pennyrile Area Spring

Seminar Cultural Arts Day

Homemaker Group Dates

MoneyWi\$e

Bulking Up A Thin Credit File

Health Bulletin

When and Where You Can  
Get Medical Care



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





## Freezing for Fat Loss?

While cold temperatures trigger a response in our bodies to generate heat to help protect us, it's probably not enough to result in weight loss. Depending on the temperature and the time spent in the cold, there are potential risks with this trend. The quick rush of cold can increase heart rate, blood pressure, and breathing. Too much time or too cold of temperatures can damage skin and put people at risk of hypothermia, even after you are out of the water.

If weight loss is your goal, science shows that increasing physical activity and eating a balanced diet are the best ways to achieve it. It's important to note that the number on the scale is not indicative of health. Regular physical activity and a variety of foods support overall health and well-being. Your local Extension office can provide resources related to physical activity and nutrition.

Contact the Hopkins County Extension office for more information on physical activity and nutrition.

REFERENCE: HACHEMI, I., U-DIN, I. M. (2023). BROWN ADIPOSE TISSUE: ACTIVATION AND METABOLISM IN HUMANS. *ENDOCRINOLOGY AND METABOLISM*, 38(2), 214-222.

YOU'RE NOT A POLAR BEAR: THE PLUNGE INTO COLD WATER COMES WITH RISKS. (2022). RETRIEVED FROM [SOURCE: NICHOLE HUFF, ASSISTANT PROFESSOR, SCHOOL OF HUMAN ENVIRONMENTAL SCIENCES](#)

SOURCE: ANNA CASON, EXTENSION ASSOCIATE FOR FOOD AND NUTRITION

## HOMEMAKER MEETING DATES

### Piecemakers

February 10 from 8:00-3:00

February 27 from 2:00-8:00

### Needles & Yarn

February 14 from 12:00-2:00

### Happy Homemakers

Looking for new members!

### Homemaker Council Meeting

February 20 from 10:00-11:00



# UPCOMING EVENTS



For ages 5 and under accompanied by an adult

## LAUGH & LEARN



HOPKINS COUNTY -  
MADISONVILLE PUBLIC LIBRARY  
425 East Center Street  
Madisonville, KY 42431



Sign up by calling  
270-821-3650 or  
scanning the QR  
code

### Fun & Creative Playdate for Pre-Schoolers

Games, Story Times, Sensory  
& Developmental Activities

### JOIN US

Thursday,  
February 8th at 11:00 a.m.  
to learn about snow and  
icicles!



SCAN ME

REGISTER YOURSELF  
ONLINE

## Life Story

How Your History Can Help You

The Life Story program teaches you how to document and track personal life stories and health histories, as well as connect your story to caregiving, mental health, exercise, brain exercise & legacy.

### Details:

Tickets: FREE

February 13, 2024

10:00 AM

Madisonville Community College  
Brown Badgett Tech. Ctr. Room 270



Registration Required  
Reg. online or call (270)824-8658

**SCAM  
RED  
FLAGS**

**AND  
AVOIDING  
FRAUD**

**Tuesday, March 5  
10:00 a.m.**

(Interactive Zoom at Caldwell, Christian, Crittenden, Hopkins, Livingston, Lyon, Muhlenberg, and Trigg County Extension Offices). Contact your local Extension Office for more information.)

**5:00 p.m. Zoom only**

**Protect yourself from scams.**

Keep your money in your own wallet and out of the hands of scammers. Join us for this class to learn how to recognize con artist tactics and red flag promises, which can help keep you safe from fraud. Contact the Caldwell, Christian, Crittenden, Hopkins,

*Pizza Party  
A' More*

**Pennyrile Area Spring Seminar Cultural Arts Day 2024**

Join us for a fun-filled day learning all about Pizza,  
Pasta, Oils and so much more!

**CULTURAL ARTS EXHIBIT CHECK-IN: 9:00 AM - 9:30 AM**

(At Christian County Expo Center)

**DOORS OPEN FOR PROGRAM: 9:30 AM**

(At Christian County Meeting Room)

**PROGRAM BEGINS: 10:00 AM**



Four Seasons Catering will be catering lasagna, salad, bread, dessert with tea, lemonade, and water

**March 8, 2024**

Christian County Extension Office  
2850 Pembroke Road, Hopkinsville, KY 42240

**REGISTER AT THE HOPKINS EXTENSION  
OFFICE BY FEBRUARY 28, 2024**

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

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

## THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



### ULTRAFICO

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

### EXPERIAN BOOST

Experian is one of the three credit reporting bureaus, and it offers its own free service



## **THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.**



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

### **VANTAGESCORE**

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

### **A NOTE OF CAUTION**

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

### **REFERENCES:**

<https://www.fico.com/ultrafico>

<https://www.experian.com/consumer-products/score-boost.html>

<https://www.vantagescore.com/consumers/how-credit-scores-work/>

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

# ADULT HEALTH BULLETIN



**FEBRUARY 2024**

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: <http://fcs-hes.ca.uky.edu/content/health-bulletins>

## THIS MONTH'S TOPIC

# WHEN AND WHERE TO GET MEDICAL CARE



The types of medical providers has changed rapidly over the past several years. From company name changes and insurance coverage shifts to pop-up clinics and telemedicine, it can be confusing to know which type of provider best suits your needs.

For serious emergencies, always call 911. For example, if you or a person in your care has any of the following:

- isn't breathing or is turning blue,
- is unconscious,
- is having a seizure,
- has a serious allergic reaction,
- has a broken bone that sticks out through the skin,
- took an unknown amount of medicine, or
- has a large cut that won't stop bleeding.

**Continued on the next page** ➔



***If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center.***



**→ Continued from the previous page**

Other serious situations need medical attention but may allow for you to transport yourself or someone in your care to an emergency room (ER) or hospital emergency department (ED). Go to an ER if you or someone in your care:

- has trouble breathing,
- has a stiff neck and a fever,
- is experiencing a continuous fast heartbeat,
- ingested a poison, drug, or unknown substance,
- has a head injury and is vomiting,
- has an eye injury, or
- has a serious burn.

Call your primary-care provider's office with any health-related questions or nonurgent health concerns. They can help you decide what steps to take and how. Call for problems such as a fever, ear pain, a sore throat, belly pain, vomiting or diarrhea, a headache that doesn't go away, possible dehydration, rash, wheezing, or a lasting cough. Calling your regular provider for these kinds of concerns supports "continuity of care" (always seeing a provider who knows you).

If you cannot get to your provider's office or it is after hours and the office is not open, you can go to an urgent care center. Urgent care centers can manage the same problems as your regular health-care provider. These centers also can provide services like X-rays, stitches, and splints. Telehealth, or telemedicine, are virtual "visits" to a health provider using your phone or

computer through an app or website. You can talk to a provider face-to-face — and the provider can see you on the screen. Your regular health-care provider or health system may provide telemedicine services, and some health insurances offer telemedicine providers. You may want to consider a telemedicine appoint for problems such as:

- rashes
- minor cuts or burns
- pink eye (conjunctivitis)
- colds
- fever
- mild allergic reactions
- vomiting
- diarrhea

If you receive care in an ER, at an urgent care center, or through a telemedicine visit, follow up with your primary-care provider afterward. That way, your provider has the most up-to-date information about your condition and can continue any needed follow-up care.

**REFERENCE:**

<https://kidshealth.org/en/parents/emergencies.html>

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**ADULT  
HEALTH BULLETIN**

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Adobe Stock

