

Newsletter

Family and Consumer Science



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

Cooperative Extension Service
Ballard County Extension Office
110 Broadway PO Box 237
LaCenter, KY 42056-0237
Phone: 270-665-9118
Fax: 270-665-5241
Email: sarah.drysdale@uky.edu
Web: <http://ces.ca.uky.edu/ballard>



May
2023

YARD SALE

The Ballard County Homemakers will be having a Yard and Bake Sale at the Office May 5th & May 6th

If you have items to donate to the Yard Sale you may bring them to the office starting the afternoon of May 3rd.

Proceeds from the Yard and Bake Sale will go towards the Homemaker Scholarship.



Sarah E. Drysdale

Sarah E. Drysdale
County Extension Agent
Family and Consumer
Science

Calendar at a Glance

April 27 @ Hickman County
Best Start Parenting Program

May 3 @ 11:30
Senior Center Chair Yoga

May 5 & 6
Homemaker Yard & Bake Sale

May 9-11, Louisville
KEHA State Meeting

May 19 @ Hickman County
MCV Hospice Quilt Project

May 19 @ Carlisle County
Taste of Africa

May 23 @ 10:00 am
Area Annual Day Planning Session

May 24 @ 11:30
Senior Center Chair Yoga

May 25 @ McCracken County
MCV Demin Upcycling Class

May 29
Memorial day- Office Closed

May 31 @ Graves County
Spring Into Green

June 6 @ 3:30
County Homemaker Council

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.

LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

KEHA NEWS

Dates to Remeber

June 17 – Postmark deadline for NVON Conference registration at regular rates.

July 15 VSU Booklets due back to the office.

July 15 Club Reports due back to the office.

July 18-20 – NVON Conference in Parkersburg, W.V.

August 15 County Program of Work due.

Lifelong Learning Series

Learning with a Purpose
Mike Keller

Understanding why and how you – or your learners, if you are leading a group – learn best is the key to a positive learning experience.

This is a reminder: If you are going to the lesson please call the Hub County prior to the lesson. This will ensure your lesson materials will be ready. If you do not go to the Hub County please call the office for lesson materials.

Hickman: 04-26 @ 10

Graves: 04-25 @ 10

Marshall: 04-24 @ 10

McCracken: 04-27 @ 10

Denim Upcycle workshop

Sponsored by
the Master Clothing Volunteers

May 25, 2023

9:00am - 3:00pm

*Class fee \$10 (paid at the door)

*Bring a lunch

McCracken County Extension

2025 New Holt Rd

Paducah, KY 42001

(270) 554-9520



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

choose from
a tote bag,
purse, hot
pad, etc



*basic sewing skills required

*Registration required
by May 19th



take home
2 projects

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 race,
color, age, sex, religion, disability, or national origin. University of Kentucky, Kentucky State
University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabled
accommodated
with prior notification.

Spring Into Green: Outdoor Living

The Purchase Area FCS Agents will be hosting another Spring Into Green on May 31st at the Graves County Extension Office.

The Cost will be \$15, checks made to PAEFCS.
Registration must be paid before May 31st.
Call the office to RSVP by May 23

We will be discussing Outdoor Living topics including outdoor cooking, plant propagation, and bringing the outdoors inside.



Easy Tortilla Breakfast Pizza



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

- Nonstick cooking spray
- 1 (8 inch) whole-wheat tortilla
- 1 cup spinach
- 3 medium eggs
- 1/2 medium tomato, diced
- Dash of salt and pepper
- 1/4 cup shredded part-skim mozzarella cheese

1. Wash hands with warm water and soap, scrubbing for at least 20 seconds.
2. Spray a 10-inch skillet with nonstick spray and place tortilla inside.
3. Place spinach over the tortilla and make three slight wells with spinach. Crack an egg into each well so that it can be cut into three triangles once done.

4. Sprinkle tomatoes, salt, pepper, and mozzarella over the eggs.
5. Cover with lid and cook on medium-low heat for 12 minutes, or until egg yolk is cooked through.
6. Remove from heat and slice into three wedges with one egg each to serve.
7. Store leftovers in the refrigerator within 2 hours.

Makes 3 servings
Serving size: 1/3 of pizza
Cost per recipe: \$3.25
Cost per serving: \$1.08

Nutrition facts per serving:

140 calories; 7g total fat; 3g saturated fat; 0g trans fat; 170mg cholesterol; 300mg sodium; 10g total carbohydrate; 1g dietary fiber; 1g total sugars; 0g added sugars; 10g protein; 6% Daily Value of vitamin D; 8% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium.

Source:

Jean Najor, Program Coordinator II; and Jen Robinson, NEP Area Agent, University of Kentucky Cooperative Extension Service





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MAY 2023

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

THIS MONTH'S TOPIC: ANYONE CAN BANK

There are many people in Kentucky who do not use banks regularly. An estimated 5.2% of Kentucky households were “unbanked” in 2021. That means no one in the household had a checking or savings account at a bank or credit union.

According to the FDIC, the top two reasons for not having a bank account are not having enough money to meet minimum balance requirements and not trusting banks. Other reasons may include having made banking mistakes in the past or using non-bank services instead, such as PayPal, Venmo, or Cash App. Let's look at a few common barriers that keep people from banking and consider potential benefits.

MINIMUM BALANCE REQUIREMENTS

Not having enough money to meet minimum balance requirements is the most-cited reason for being “unbanked.” This requirement can vary widely by financial institution or account. Checking accounts have minimum balance requirements to ensure there is enough money to cover check, debit, or ATM transactions.

Banks must disclose all account fees up front, so the fees should never be a surprise. Customers can shop around to see which banks or credit unions



have an account that suits their specific financial needs. With the availability of mobile and online banking options, you may even be able to use a bank outside of your town.

TRUSTWORTHINESS

Not trusting banks was the second-most cited reason for not having a bank account, followed by the desire for privacy by avoiding banks. Banks and credit unions provide deposit insurance for your accounts, which protects your money if anything happens to the institution. Also government agencies examine banks and credit unions to ensure safety, soundness, and consumer protection. The Bottom Line: Because banks are insured, a bank is a safer place to stash your cash than under your mattress or in a money jar.



BANK ACCOUNTS ALSO OFFER EFFICIENT WAYS TO PAY BILLS BY WRITING CHECKS OR USING ONLINE OPTIONS



PAST BANKING MISTAKES

Banks use screening systems that provide information about the customer's banking history. If you have been denied an account because of past mistakes, there are steps you can take. Ask the bank employee why you were denied. The Fair Credit Reporting Act requires them to tell you. You can also request a copy of the screening report and dispute anything that is incorrect.

If you have made past financial mistakes, look for an institution that offers a second-chance account or secured account. A second-chance account may have extra limits in place to guide you as you establish your account. A secured account requires a deposit from you in reserve. Basically, you fund your account for a set amount of time to show you are a good customer.

USING NON-BANK SERVICES INSTEAD

People may use non-bank products instead of banks, including services like Venmo, PayPal, Cash App, money orders, payday loans, prepaid cards, and more. Non-bank services may be handy in a pinch but may not be the most secure or the least expensive option to use.

Prepaid cards can have high fees, and, like cash, can be lost or stolen. Money transfer sites offer convenience, but you should not use them to store funds because they do not offer insurance protections like banks or credit unions. Other services like money orders and payday loans can come with steep fees that you could avoid with a bank account.

A bank account offers you the convenience of direct deposit, which may give you access to your funds sooner than depositing a check. Bank accounts also offer efficient ways to pay bills by writing checks or using online options. This can be faster and less expensive than buying money orders. Using a bank or credit union can save you money over other services.

REFERENCES:

Federal Deposit Insurance Corporation (FDIC). (2022). <https://www.fdic.gov/analysis/household-survey/>

May, K., et al. (2019). Recovering Your Finances, Unit 6: Understanding Banking. FRM-KM.008. University of Kentucky Cooperative Extension Service.

Written by: Kelly May | 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



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