

Family & Consumer Sciences Newsletter

November 2024

Hello and welcome to the November 2024 edition of our Family and Consumer Sciences newsletter! We had a fantastic month filled with memorable events, including our Cultural Chronicles Club, Pumpkin Palooza, and the October Laugh and Learn. As we look ahead, we're excited about the upcoming programming and the holiday season. Stay tuned for all the great things we have in store!

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NOVEMBER

2024

 Cooperative
Extension Service

Tentative Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 MCMC Heritage Day	2
3	4 Heirloom Quilters	5 <i>Closed</i> 	6 MCHS FCS Enrichment	7 MCMC Afterschool	8 Hometown Homemakers Paint Class IES Dollars and Sense	9
10 VETERANS DAY Heirloom Quilters	11 Heirloom Quilters	12 IES Afterschool Club Pieciful Stitchers	13 KY - Moms	14 EES Enrichment Issues Conference	15 Issues Conference	16 Issues Conference
17	18 Heirloom Quilters	19 IES Afterschool Club Pieciful Stitchers	20	21 EES Enrichment MCMC Afterschool	22 Thanksgiving Program to Go Bag	23 Santa Breakfast with Hometown Homemakers
24	25 Cookies w/ Mrs. Claus Registration Opens Heirloom Quilters	26 Pieciful Stitchers	27	28 <i>Closed</i> Happy Thanksgiving <i>Closed</i>	29	30

An Equal Opportunity Organization



LAUGH & LEARN Playdate



November 15th
Time: 11 am

Location: 9 Holy Street
Inez, KY 41224

Limited Spots Available!



SCAN ME



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

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, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities
accommodated
with prior notification

Christmas Cookie Decorating Workshop with Mrs. Claus



**SAVE THE
DATE**

DECEMBER 4TH

5:30-7:30

**CLOVERBUDS
(AGES 5-8)**



**Registration will
follow in November**



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

NOVEMBER 2024

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

THIS MONTH'S TOPIC: BUDGET FRIENDLY TIPS FOR PET OWNERS

Choosing to care for a pet is a big financial decision because a family pet will be part of your life for many years. Between the initial cost of the pet, one-time purchases, and ongoing expenses, like food and veterinary bills, the costs of pet ownership can really add up. As a pet owner, there are many financial decisions that you will make throughout your pet's lifetime, including food, vet bills, housing, and grooming. Below are four cost-saving strategies that can make pet care more affordable.

DO IT YOURSELF (DIY)

Grooming costs that include baths, haircuts, and nail trims can range between \$30 and \$90 per session. The price of grooming can fluctuate depending on the breed of animal and how often it must be done. Do-It-Yourself (DIY) skills can help save money on these expenses. Watch online video tutorials to learn how to brush your pet's teeth, or buy the tools needed to groom your pet at home.

SALES AND SECOND-HAND

Compare costs at different stores for food and other pet essentials (e.g., toys, crates, collars, leashes) to make sure you're getting the best deals. Avoid or limit buying items that are full-priced or nonessential. Buying pet accessories second-hand or borrowing items (e.g., pens,



crates, kennels) can also keep costs down. Search free- and for-sale groups online or in your neighborhood, and wash or sanitize items before use. Consider items you may already have that you could repurpose for a pet.

DISCOUNT DAYS

Be on the lookout for promotions at your local vet, pet store, or rescue organization. Note sales and coupons in weekly savings circulars or emails, and make purchases when items are on sale. Discount days can provide additional cost savings on initial pet expenses, vaccination costs, grooming, and spay or neuter services.

Most pet owners consider their pets to be a part of the family, which means you should also include them in the family's budget. This means developing a spending plan that incorporates recurring pet costs and saving for unexpected pet expenses.

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Lexington, KY 40506



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HAVING A PET COMES WITH THE RESPONSIBILITY TO PROVIDE CARE FOR MANY YEARS



Whether you're a new pet owner or already have a beloved furry companion, family pets offer responsibilities for the family to tackle together. Below are examples of pet care activities from the Consumer Financial Protection Bureau that can teach planning and decision-making skills to children and youths.

- **Ages 3-5: Goal Setting.** Practice financial goal setting to save for a special treat or toy for the pet.
- **Ages 6-12: Building Values.** Oversee putting the pet's food down at the same time as the family's meal.
- **Age 13+: Comparison Shopping.** Compare prices at different stores to find deals on food, treats, and toys

LIFETIME COMMITMENT

Having a pet comes with the responsibility to provide care for many years, including during inconvenient times. For example, when you move, pets can affect your housing options. Property managers may have animal breed restrictions, require pet deposits up front, or a monthly pet rent that can add to the overall expense of pet ownership. Create a plan for who will care for the pet when you're out of town, when you move, or are no longer able to care for them yourself.

REFERENCES:

<https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/talking-about-financial-decisions/getting-pet/>

<https://www.travel.dod.mil/Support/ALL-FAQs/Article/3624131/pet-transportation-allowance/>

Military Family Spotlight

Military families have additional financial considerations for pet ownership. The Pet Transportation Allowance reimburses military families for costs incurred during a permanent change of station move (e.g., reimbursement of \$550 for one pet moved within the continental U.S. and \$2,000 for military relocations outside the continental U.S.). Visit the Office of Financial Readiness (<https://finred.usalearning.gov/Trending/Blog/PetCosts>) for a list of expenses eligible for reimbursement.

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ADULT HEALTH BULLETIN



NOVEMBER 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

KNOW YOUR DIABETES RISKS



More than 1 in 3 adults in the United States have prediabetes — and many may not even know it. National Diabetes Month, in November, is a time to raise awareness about diabetes as a health concern and encourage people to take charge of their health.

Diabetes is a long-lasting, or chronic, disease that affects how your body turns the food you eat into energy. Your body breaks down most of the food you eat into sugar, or glucose. The increase in sugar tells your pancreas to release insulin. Insulin is needed for the cells in your body to be able to use the sugar as energy. If you have diabetes, your body doesn't make enough insulin or can't use it as well as it should. Then, too much sugar stays in your bloodstream instead of becoming energy and being used. Over time, the build-up of sugar in your blood can cause serious health problems like heart disease, kidney damage, and vision loss.

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**There is no cure for diabetes,
but you can manage
prediabetes and can even
reverse it with the right
medical care and
lifestyle choices.**

➔ Continued from the previous page

There are many potential risk factors for diabetes. For type 1 diabetes, the most common risk factors are family history of diabetes and age. Type 1 diabetes doesn't usually happen because of lifestyle factors, but instead is associated with an immune system response that most often occurs in young children or teens. For type 2 diabetes, the following are common risk factors:

- Overweight or obesity
- 45 or older
- A parent or sibling with type 2 diabetes
- Physically active less than three times a week
- Have non-alcoholic fatty liver disease (NAFLD), now called metabolic dysfunction-associated steatotic liver disease (MASLD)
- Had gestational diabetes (diabetes during pregnancy) or given birth to a baby who weighed more than 9 pounds

There is no cure for diabetes, but you can manage prediabetes and can even reverse it with the right medical care and lifestyle choices. That is why it is so important to know the signs and risk factors and to receive a diagnosis and treatment plan quickly. You can't change some risk factors like age and family medical history. However, there

are some things you can do to reduce your risk of prediabetes, type 2 diabetes, or gestational diabetes. Some behavior changes to lower your risk include:

- Increasing physical activity,
- Eating a healthy diet, and
- Losing weight if you are overweight.

Small, gradual changes can make a big difference in lowering your risk of prediabetes, type 2 diabetes, or gestational diabetes, and improving your overall health and wellness. It's never too late or too early to get started.

If you have been diagnosed with prediabetes or believe you have multiple risk factors listed above, talk with your doctor about what you should be doing to decrease your risk of developing diabetes and increase your overall health.

REFERENCE:

<https://www.cdc.gov/diabetes/about>

**ADULT
HEALTH BULLETIN**

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