



Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

March 2021

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Family Resource
Management

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Nutrition, Food Safety
and Health



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Walk Kansas 2021

It's hard to imagine, but another Walk Kansas season will be upon us shortly. It's with that spirit I reflect back to Walk Kansas 2020, when our world was turned upside down, but we managed to pull off a great Walk Kansas despite unbelievable hurdles.

So, it's time for us to do it again, and I know many of you are "itching" to get back into something good for your health. We're still living in unusual times and perhaps Walk Kansas could be just the physical activity and stress relief program you might be looking for.

Walk Kansas will begin March 28 and last through May 22. It's a great physical activity and overall health program that can be completed as a team or individually. The choice is yours! More information will be available on our Central Kansas Extension District website and Facebook page as it becomes available. In the meantime, if you have any questions, please e-mail Leah Robinson, lmrobins@ksu.edu or call our Salina (785-309-5850), or Minneapolis office's (785-392-2147).



Financial Calendar



- ☐ Plan now to use your tax return to pay down a debt, increase your savings, or both!
- ☐ Set up automatic payments into a revolving savings account so you have money when you need it. Think car insurance, homeowner's insurance, birthdays, etc. There is an easy way to budget for those irregular but expected expenses. Add up all of your irregular expenses for the year and divide the total by 12. Set up automatic payments into a revolving savings account so you have the money when you need it.
- ☐ Review your spending and look for ways to slash expenses. Separate your list of expenses into wants vs. needs. Are there expenses on the "want" side that you could eliminate, even just temporarily? For all of your expenses, are there any for which you could possibly pay less? Increased savings and debt reduction happen much faster if you can trim your expenses.
- ☐ Eliminate junk mail including preapproved credit, home equity loans, and insurance products by going to optoutprescreen.com and clicking to "opt in" or "opt out."

10 Questions to Amp up your Spending Willpower

Are you finding that the restrictive nature of COVID-19 has had an effect on your spending willpower? I have! I've been more prone to scroll Amazon and purchase things that I want but don't really need. Maybe you're like me or maybe you're looking to cut back spending in general as part of another personal finance goal. Either way the 10 questions below will help you navigate spending decisions and amp up your spending willpower!

1. Will this purchase meet one of my goals? It's really a great feeling when

goals and spending decisions go hand in hand. It's like the stars align in your favor.

2. Do I really want and need it? Of course, we spend money on things we want and don't necessarily "need". To help ensure that spending doesn't lead to over-spending, ask yourself if you both want AND need the item. It's a different question than just, "do I want this" or "do I need this".
3. Can I afford it? Can you? Can you prioritize this purchase over other things?
4. Am I buying this only because it's on sale? Probably my favorite question of the 10. Buying something you need on sale is fabulous. Buying something just because it's on sale is not really "saving" you money.
5. Would I buy this if I had to pay cash? Such a good question! The answer may likely be different since swiping, tapping, or inserting a card is a little less impactful than handing over cash.
6. Am I buying because I'm depressed? See my explanation in #10...
7. Would I come back tomorrow to buy this? Ahh...self-discipline vs. instant gratification.
8. How much do I owe on my credit card(s) this month? Really, do you know?
9. If I charge this, can I pay off this month's bill? The long-term consequences of racking up credit card debt by spending money on non-essentials should be motivation to avoid this type of debt trap.
10. Could I feel better now without spending money? Probably the most important question of the 10. If you're consistently spending to make yourself feel better, it's time to consider underlying issues that are affecting and even triggering your money spending decisions.

Six Tips for Long-Distance Caregiving

Anyone who is caring for a friend, relative, or parent from far away can be considered a long-distance caregiver. Whether you are helping with finances, arranging for care, or providing emotional support, long-distance caregiving can bring a host of unique challenges.

Keep these tips in mind to help make life more manageable.

- Learn as much as you can about your loved one's health, treatments, and available caregiving resources. You can understand what is going on, anticipate the course of an illness, prevent crisis, and assist in healthcare management.
- Organize important paperwork. Keep all vital information in one place and up-to-date, including healthcare documents, wills, and financial information. Provide copies to other caregivers.
- Make sure at least one caregiver has written permission (Power of Attorney) to receive medical and financial information. To the extent possible, one person should handle conversations with all healthcare providers.
- Plan your visits. Find out in advance what the person would like to do. Aim for simple and relaxing activities. And check with the primary caregiver to see if you can help with any priority tasks.
- Stay connected. Schedule calls with healthcare providers and facility staff to discuss the person's well-being. Update trusted family members on your loved one's health and needs.
- Consider caregiver training or support groups. Some local chapters of the American Red Cross, Alzheimer's Association, or other not-for-profit organizations might offer caregiver courses or support opportunities.

Taxpayers Bill of Rights

When taxpayers complete their tax returns, they may discover they will owe taxes. By law, they have the right to pay no more than the correct amount of tax.

This is one of ten Taxpayer Bill of Rights. These are fundamental rights taxpayers have when dealing with the IRS. One of which is the right to pay no more than the correct amount of tax, including interest and penalties, and to have the IRS apply all tax payments properly.

This means taxpayers are entitled to:

- File for a refund if they believe they overpaid.
- Write or call the IRS office that sent the notice or bill. Taxpayers can do this if they believe the notice or bill is incorrect in any way. When challenging information in a bill or notice, taxpayers should be ready to provide copies of any records that may help correct the error. If the taxpayer is correct, the IRS will make the necessary adjustment to their account and send a corrected notice.
- Amend a tax return if they discover an error. They can also amend this return if there were mistakes in their filing status, income, deductions or credits.
- Request any amount owed be removed if it's more than the correct amount due.
- Request the IRS remove any interest from their account if the IRS caused unreasonable errors or delays.
- Submit an offer in compromise, asking the agency to accept less than the full tax debt, if the taxpayer believes they don't owe all or part of the debt.

For more on the Taxpayer Bill of Rights, visit <https://www.irs.gov/taxpayer-bill-of-rights>.

2021 Health Care Special Enrollment Period

The coronavirus disease 2019 (COVID-19) national emergency has presented unprecedented challenges for the American public. Millions of Americans are facing uncertainty and millions of Americans are experiencing new health problems during the pandemic. Due to the exceptional circumstances and rapidly changing Public Health Emergency impacting millions of people throughout the US every day, many Americans remain uninsured or underinsured and still need affordable health coverage.

Starting on February 15, 2021 and continuing through May 15, 2021, Marketplaces using the HealthCare.gov platform, including Kansas, will offer a Special Enrollment Period (SEP) available to all Marketplace-eligible consumers who are submitting a new application or updating an existing application. For Navigator assistance, call Salina Family Healthcare at 785-825-7251 and ask for a Navigator appointment, or contact Josie at the North Central Flint Hills Area Agency on Aging at 785-823-1277.



Diabetes Prevention Program Opportunity for Central Kansas Extension District

The University of Kansas Medical Center and Central Kansas Extension are looking for adults (18+) living in Saline or Ottawa county with prediabetes or who are at risk for Type 2 diabetes to take part in a 6-month diabetes prevention program focused on increasing physical activity and fruit and vegetable intake.

Participants will receive weekly lessons over social media (Facebook) or video conferencing (Zoom) by Leah Robinson, extension agent from Central Kansas District. Participants will be compensated for completing testing assessments at their local extension office.

If you are interested in participating, complete the survey: <https://bit.ly/3qoc6nS>
OR scan this code with your phone camera to complete the survey:



If you have any questions or would like to learn more about the research study, please email Trish at psmith18@kumc.edu or call 785-764-1312



Alzheimer's in Kansas

Alzheimer's disease is a growing public health crisis in Kansas.

Without an effective treatment or cure, the impact of Alzheimer's will continue to rise and the numbers in Kansas are escalating.

The most recent data show:

- 55,000 people aged 65 and older living with Alzheimer's in Kansas.
- 9.1% of people aged 45 and older have subjective cognitive decline.
- 152,000 family caregivers bear the burden of the disease in Kansas.
- 173 million hours of unpaid care provided by Alzheimer's caregivers.
- \$2.3 billion is the value of the unpaid care.
- \$473 million is the cost of Alzheimer's to the state Medicaid program.

These numbers show that a public health approach is necessary to lessen the burden and enhance the quality of life for those living with cognitive impairment and their families.

Source: Alzheimer's Association

Delivered Foods and Food Safety

One of the ways consumers have survived being at home is having food delivered. In fact, from November 31, 2019-November 31-2020, online grocery and restaurant sales increased 125 percent. There has been no link to food as a cause of COVID-19 illnesses. But, all of these services still require safe food handling practices.

The Partnership for Food Safety Education conducted a survey of consumers who used food delivery services and how they handled those foods once they were delivered. They surveyed 657 consumers about their food handling practices for delivered meal kits, grocery items and prepared foods. Results showed the following:



38% washed their hands for 20 seconds
56% sanitized food packages with the following methods
44% with alcohol or antibacterial wipes
6% with hand sanitizer
5% with soap and water
4% with bleach
1% with water

What do these results mean? Food safety practices can always improve through behavior change. Increased handwashing helps reduce many food safety risks. Handwashing before and after handling food and food packaging will further reduce food safety risks. Care should be taken to not allow soap, sanitizer or bleach absorb through packaging or touch food.

Spring Cleaning Planning

For spring cleaning, plan your work, then work your plan. You can tackle your spring cleaning in even the smallest chunks of time. Each of the tasks on our list takes just a few minutes, so



you can decide how many you can squeeze into your already busy day. For spring cleaning, plan your work, then work your plan. You can tackle your spring cleaning in even the smallest chunks of time. Each of the tasks on our list takes just a few minutes, so you can decide how many you can squeeze into your already busy day.

Prep:

- Inventory your supplies and add what's missing to your grocery list
- Make a to-do list for what you want to clean, then divide it up by task or room

Window Blinds/Curtains:

- If you try to clean all the blinds in one day, chances are that you may not be as

through on the later ones. Pace yourself and only clean one or two windows (or one room) a day.

- Take down curtains to wash or take to the cleaners or vacuum them and use a fabric refresher to neutralize any odors.

Walls:

- Use a vacuum with a soft brush attachment on the hose to clean up any cobwebs in the corners

Ceiling fans:

- Wipe or vacuum the blades first to get any loose dust, then spray your cleaning cloth to keep any cleaning product from staining your ceiling

Upholstered furniture:

- Vacuum the cushions and under them
- Use a fabric refresher to neutralize any odors

Cleaning Basics

Spring cleaning and routine cleaning shouldn't have to fall onto the shoulders of one family member. Family life runs more smoothly when there is a shared responsibility for the housework. Whether it's a simple effort like putting dirty clothes in the hamper or a major job like washing the kitchen floor, almost every family member can contribute in some way that fits his/her age and other responsibilities. Here is a basic cleaning guide to help everyone in the family find a way to pitch in and make doing the housework easier and less of a one-person chore.

How To Clean:

Practice Prevention

- Keep clutter to a minimum. Having lots of stuff around makes cleaning harder and gives places for dust and allergens to collect.

- Wash hands with soap and warm water regularly - to help stay healthy and keep dirt and germs off household surfaces.
- Wipe shoes on entryway rugs or mats to protect floors and carpets, and to catch dirt, dust, pollen and other allergens brought in from the outside.
- Keep bathroom and kitchen surfaces as dry and clean as possible to help control the growth of moisture-loving bacteria, mold and mildew.
- Leave shower doors and curtains open after use so shower walls can air-dry.
- Treat spots and stains on garments and clothes as soon as they occur.
- Promptly clean up crumbs and other food scraps after preparing or eating food.
- Wipe up spills before they have a chance to dry.
- Put coasters under beverage glasses to prevent water spots and rings on wood surfaces.

Give Priority To The Important Jobs

- Clean and disinfect cutting boards and kitchen countertops before and after preparing food to help reduce the threat of foodborne illness.
- Disinfect sink areas, toilet bowls, tubs and showers to kill germs as well as mold and mildew that can trigger asthma attacks.
- Launder sheets weekly in warm or hot water to remove dust mite allergens and keep linens fresh.
- Wash towels and bathmats once a week.
- Dust hard furniture regularly using a dusting product.
- Vacuum carpets and mop wood floors once a week.



Family and Consumer Science Program Series

LIVING WELL TOGETHER

Join K-State Research and Extension FCS Agents and guest speakers virtually every Thursday at 6:45pm (CT) for the last sessions of this series.

Check Your Credit

March 4 @ 6:45p

Check Your Credit is a campaign that educates Kansans about the importance of regularly checking their credit reports and instructs them on how to access their free credit report. Learn more on how you can receive educational information and reminders to check out your own credit.

Med Instead of Meds

March 11 @ 6:45p

The Mediterranean-style eating pattern has been shown to promote health and decrease risk of many chronic diseases. Learn more about eating the Mediterranean diet, including seven simple steps to eating the Med way everyday.

Family Meal Times

March 18 @ 6:45p

Family meals can bring a variety of feelings and meaning to everyone; but they are essential to family life. Learn more about opportunities for family members to come together, strengthen ties and build better relationships.

Science of Sleep

March 25 @ 6:45p

Your body craves sleep, much like it hungers for food. But what happens to our mind and physical body when we do not get enough of it? Join us as we discuss the science and benefits of sleep.

REGISTER FOR ANY OF THE FOLLOWING PROGRAMS AT:



<https://bit.ly/LivingWellTogether-MAR>

Hosted by Northeast Region FCS Agents

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K-State Research and Extension is an equal opportunity provider and employer.

Central Kansas Extension District

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Address Service Requested

The enclosed material is for your information. If we can be of further assistance, feel free to call or drop by the Extension Office.

Sincerely,



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