



Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

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January 2019

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Management

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Nutrition, Food Safety
and Health



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Stay Strong, Stay Healthy



Now that the holidays are over, are you motivated to get back into (or start) exercising? If so, you might be interested in Central Kansas Extension District's Stay Strong, Stay Healthy program. This popular fitness class will begin late January at the Salina Senior Center.

What's special about this program? Stay Strong, Stay Healthy (SSSH) is a highly effective, research-based, fitness course created by the University of Missouri. It is a light weight-training class that will improve balance, flexibility, build lean muscle, and burn calories. It provides measurable results that can help reverse many of the physical changes associated with growing older. Starting as early as age 30, muscle mass begins to decline by about 1 percent - roughly 1/3 of a pound – a year. The loss of muscle mass is usually accompanied by an equal amount of fat gain, *even* if body weight stays the same. The adage "use it or lose it" has plenty of evidence behind it. However, even if you do lose it, there is hope for getting some of it back. This strength training class can help you achieve that.

Stay Strong, Stay Healthy is designed for individuals of any age or fitness level. The exercises you will learn are simple, yet extremely effective for improving muscle areas of the entire body. Whether you are wanting a trimmer figure, increased strength abilities, or better balance and flexibility, every age and ability level will find benefits from this class.

Stay Strong, Stay Healthy will be held on Wednesdays and Fridays, 11:30 a.m. – 12:30 p.m. on the 3rd floor of the Senior Center. Classes will begin January 23 and run through April 15. Leah Robinson, Health, Nutrition and Food Safety Extension Agent and certified SSSH instructor, will be teaching this course. Cost to attend all sessions is \$20 per person. We will be using light hand and ankle weights, which will be provided for you.

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(Stay Strong Stay Healthy continued from page 1)
Registration paperwork can be picked up at the front desk of the Salina Senior Center or from Central Kansas Extension District, Salina Office beginning January 2nd. In order to provide personalized instruction, class size is limited to 15 participants. Completed registration forms and payment will be due back to the Central Kansas Extension District, Salina Office by January 18. The first 15 individuals with completed forms and payment turned in will be enrolled.

(Reminder, the CKD Extension office is now located on the K-State Polytechnic campus. The address is: Central Kansas Extension, K-State Polytechnic, 2218 Scanlan Ave., Salina, KS 67401-8196. The office is in the Science Center building. If you need help with directions please call 785-309-5850.)

Stay Strong Stay Healthy is a fun and simple way to gain strength and flexibility. It's a great way to connect with others while doing something fabulous for your body! For more information, contact Leah Robinson at 785-392-2147 or lmrobins@ksu.edu

Tax Preparation

VITA, a program of the Internal Revenue Service, provides free tax return preparation and filing for low to moderate-income households. Most households with up to \$54,000 in annual income qualify for the service. All the volunteer tax-preparers are trained and certified by the IRS and provide friendly, qualified assistance. VITA volunteers will prepare both state and federal tax returns, as well as helping filers claim any tax credits they're entitled to, including the Earned Income Tax Credit, and the Homestead Tax Credit.



This year's location for VITA services is 145B S. Santa Fe Avenue in Salina. The location will open for business at 10:00 a.m. on Monday, January 28, and continue to provide services through Tuesday, April 16 on the following schedule:

Mondays: 10:00 am - 4:00 pm

Tuesdays: 1:00 pm - 6:00 pm

Thursdays: 1:00 pm - 6:00 pm

Saturdays: 9:00 am - 2:00 pm

Services are provided on a walk-in basis. For more information call 785-829-8135. Remember to bring:

- Government-issued photo ID
- Social Security Cards or Social Security Number Verification Letters or Individual Taxpayer Identification Number letters for you, your spouse and any dependents born on or before Dec. 31, 2018
- Birth dates for all individuals listed on the tax return
- All 2018 wage and earning statements (Forms W-2, W-2G, 1099-R, 1099-Misc) from all employers
- All 2018 interest and dividend statements (Forms 1099)
- Forms 1095 -A, B or C (Health insurance verification statements)
- A copy of last year's federal and state returns, if available
- Total paid for daycare, and provider's tax identifying number, i.e. Social Security or Employer ID number
- 2018 Property Tax bills if claiming the Homestead Tax Credit
- Bank account routing and account numbers for direct deposit of your refund (a blank check or bank card)

2019 Social Security Changes

Based on the increase in the Consumer Price Index, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.8% cost of living adjustment (COLA) in 2019.



Other increases for 2019 include:

Maximum Taxable Earnings	\$132,900
Quarter of Coverage	\$1,360
Retirement Earnings Test Exemptions Amount	
Under full retirement age	\$17,640/year (\$1,470/mo.)
<i>Note: \$1 in benefits will be withheld for every \$2 in earnings above the limit.</i>	
The year an individual reaches full retirement age	\$46,920/year (\$3,910/mo.)
<i>Note: Applies only to earnings for months prior to attaining full retirement age. \$1 in benefits will be withheld for every \$3 in earnings above the limit.</i>	
Beginning the month an individual attains full retirement age	No limit

Source: Social Security Fact Sheet: 2019 Social Security Changes

What's New With the Child Tax Credit After Tax Reform

Many people claim the child tax credit to help offset the cost of raising children. Tax reform legislation enacted last year made changes to that credit. Here are some important things for taxpayers to know about the changes to the credit.

- **Credit amount.** The new law increases the child tax credit from \$1,000 to \$2,000. Eligibility for the credit has not changed. As in past years, the credit applies if all of these apply:
 - the child is younger than 17 at the end of the tax year, December 31, 2018
 - the taxpayer claims the child as a dependent
 - the child lives with the taxpayer for at least six months of the year
- **Credit refunds.** The credit is refundable, now up to \$1,400. If a taxpayer doesn't owe any tax before claiming the credit, they will receive up to \$1,400 as part of their refund.
- **Earned income threshold.** The income threshold to claim the credit has been lowered to \$2,500 per family. This means a family must earn a minimum of \$2,500 to claim the credit.
- **Phaseout.** The income threshold at which the child tax credit begins to phase out is increased to \$200,000, or \$400,000 if married filing jointly. This means that more families with children younger than 17 qualify for the larger credit.

Dependents who can't be claimed for the child tax credit may still qualify the taxpayer for the credit for other dependents. This is a non-refundable credit of up to \$500 per qualifying person. These dependents may also be dependent children who are age 17 or older at the end of 2018. It also includes parents or other qualifying relatives supported by the taxpayer.

Source: IRS Tax Reform Tax Tip 2018-182



Student Loans and the EFC

What is my EFC and why is it so high? If you have completed the FAFSA for your college age student you may be wondering this very question.



Your Expected Family Contribution, or EFC, is the amount of money the government thinks your family can afford to put toward a student's college education for that year. So, if you have an EFC of \$15,000, the government expects that your family can pay for that much of the college bill this year. If you have a high EFC, it means the government thinks your family will be able to cover a larger portion of the cost of higher education.

When determining your EFC, the government uses the information provided on your Free Application for Federal Student Aid (FAFSA). Some of the factors included in the EFC formula are:

- Household size
- Number of kids in college
- Student income and assets
- Parent income and assets
- Age of the oldest parent

An EFC allowance is designed to shield some parent assets from inclusion in the calculations, helping reduce the EFC. However, the number of assets protected from the calculation has been falling in recent years, thus causing the EFC to rise.

For the school year 2009-2010, parents in their mid-40s could expect to see about \$50,000 in assets shielded from EFC calculations. By the 2016-2017 school year, that amount had dropped below \$20,000. Today, for the 2019-2020 year, a 45-year-old married parent will see only \$11,000 in joint assets shielded from the calculation. All the rest of the parents assets are considered in the

calculation, thus increasing what is expected from the family.

A common mistake can also cause the EFC to be higher than it should be. If you or your spouse had a retirement rollover during the tax year which you are using to fill out the FAFSA, manually enter your information and avoid using the data retrieval tool (DRT) which pulls information from your tax return. The DRT will not properly categorize retirement rollovers and includes this information in your income, grossly overstating your EFC.

If you have already filed the FAFSA and this has happened to you, the college can manually correct this if you take in the 1099 form for the rollover to the financial aid office.

Ways to Increase Your Credit Score

Having a low credit score (a score below the mid-600s) can cost you big time. Unfortunately, many consumers underestimate the true cost of a low credit score, according to a survey by Consumer Federation of America and VantageScore.



A low credit score, compared to a high credit score (700 and above), typically increases the cost of a 60-month, \$20,000 auto loan by more than \$5,000. The costs are even higher for a mortgage.

Low credit scores impact more than just interest rates. Many non-creditors use credit scores to decide service availability, things like whether they will rent an apartment to you or how high your security deposit will be.

The good news is that you can raise your score from sub-prime to prime by taking a few steps.

1. **Pay bills on time.** It is critically important to your credit score to pay bills, especially loan payments on time, every month.
2. **Use only a small portion of the credit available to you.** Experts recommend keeping outstanding charges at or below 30 percent of your available credit limit. So avoid maxing out, or even coming close to maxing out, credit cards or other revolving credit accounts even if you are making all of your payments on time.
3. **Reduce your debt.** Pay down your debt, rather than move it around from one account to another.
4. **Limit your number of new accounts.** Avoid opening multiple new accounts within a short period of time. If possible, avoid opening new accounts altogether while you are working on raising your credit score.
5. **Check your credit report.** Check your credit report for free at least once a year. It will help you gain a better understanding of your current credit and debt situation before obtaining a loan, and will highlight opportunities to improve your credit score. You can access your free reports at annualcreditreport.com, or by calling 877-322-8228, and you should always do so before seeking a mortgage or car loan.

January is National Radon Awareness Month

Radon, a naturally occurring element produced from radioactive decay in the soil is an odorless, colorless and tasteless gas, and the leading cause of lung cancer in non-smokers. It's the



second leading cause of lung cancer in the general population.

Radon surveys have shown that 6 percent of U.S. homes have average concentrations above levels that would be considered safe. However, a Kansas survey indicated that one in four homes—about 25 percent—in the state were above safe levels.

Radon comes from the natural radioactive decay of radium and uranium found in the soil beneath the house. The amount of radon in the soil depends on soil chemistry, which varies from one house to the next. Radon levels in the soil range from a few hundred to several thousands of pCi/L. The amount of radon that escapes from the soil to enter the house depends on the weather, soil porosity, soil moisture, and the suction within the house.

How does radon get into the house? Houses act like large chimneys. As the air in the house warms, it rises to leak out the attic openings and around the upper floor windows. This creates a small suction at the lowest level of the house, pulling the radon out of the soil and into the house. You can test this on a cold day by opening a top floor window an inch. You will notice warm air from the house rushing out that opening; yet, if you open a basement window an inch, you will feel the cold outside air rushing in. This suction is what pulls the radon out of the soil and into the house. You might think caulking the cracks and the openings in the basement floor will stop the radon from entering the house. It is unlikely that caulking the accessible cracks and joints will permanently seal the openings radon needs to enter the house. The radon levels will still likely remain unchanged.

The U.S. surgeon General recommends that all homes in the U.S. be tested for radon. Winter is an excellent time to test your home. Testing for radon is easy to do. If your house has a radon problem, you can take steps to fix it to protect yourself and

your family. You can find out if your home has an elevated radon level by conducting a simple test. It's as easy as opening a package, placing a radon detector in a designated area, and, after a set number of days, sending the detector back to a lab for analysis. The lab will then inform you of your radon test results.

Radon test kits are available at the Salina or Minneapolis extension office for \$6.00 payable by



cash or check.



Happy Winter!

“Meals Under Pressure, Meals in Minutes” Electric Pressure Cooking Class

Electric pressure cookers continue to be a white-hot cooking appliance. They are a great way to prepare healthy, delicious meals quickly and conveniently.



Are you new to electric pressure cooking and don't know where to start? Perhaps you just received one as a gift, are shopping for the best option, or would like some innovative tips and tricks to get the most out of your appliance.

If you're interested in learning more about electric pressure cookers, plan to attend the “Meals Under Pressure, Meals in Minutes” program. This class will feature various food demonstrations and samplings of dishes cooked by these appliances. Erin Petersilie, of Walnut Creek Extension District, will be the speaker for the evening.

This program will be held on Monday, March 4th, 6:30 p.m. in the Ottawa County Courthouse meeting room, 307 N. Concord, Minneapolis. There is no cost to attend, but pre-registration is requested. Please call the Central Kansas Extension District in Minneapolis, 785-392-2147, to register. This fun and tasty class is sponsored by Central Kansas Extension District and Ottawa County Farm Bureau.



Top Ten New Year's Resolutions

Based on statistics and testimonials, half of the population made a New Year's resolution. Half of those resolutions will not be maintained, though, either because they are too broad or too difficult. But don't quit before you start! Here is a timely top-10 list of recommendations that are specific and easy enough to lead to success, especially if you start with just one.

10. Get more sleep. Thanks to a powerful combination of hormones and brain activity, sleep deprivation leads not just to fatigue but weight gain and related disorders. People who sleep less than seven hours are more likely to make poor food choices, search for a high-calorie picked-me-up, and snack late at night.

9. Be less inactive. While many resolutions are to join a gym or exercise more, research shows it is just as important to stop being sedentary! Every half hour, get up and walk around the room, the building, or even in place. Add other bits of movement throughout the day while working on a computer, talking on the phone, or brushing your teeth. Take the stairs. Add a walking meeting. Do jumping jacks during commercials. Anything other than sitting all day.

8. Eat less sugar. Simple sugars are everywhere—table sugar, processed foods and sweet drinks. Just to name a few. These sugars can contribute to tooth decay, mood swings and fatigue. Consuming less sugar will reduce your risk of cancer, diabetes and liver damage.

7. Allow treats. Deprivation often causes dieters to give up and overeat what they were trying to avoid. Instead of cutting out what you crave, eliminate the word “diet” and allow yourself occasional treats—a small serving daily if you are healthy and weekly if you are trying to manage your weight or a chronic disease.

6. Drink more water. Water is a healthful alternative to sweetened beverages, less expensive than coffee drinks, and a good filler when you are

tempted to snack mindlessly. Aim to drink 1-2 cups by lunch and 1-2 cups by dinner, and you are on your way.

5. Make fermented foods part of your eating plan. From yogurt to sauerkraut, fermented foods improve your digestion, immune system and inflammation levels.

4. Consume more functional foods. These are foods that have a health benefit beyond just basic nutrients, such as oatmeal helping to lower cholesterol and salmon improving brain function. Health claims are not regulated, so it is not a recommendation to buy fortified empty calories (cookies with added fiber are not the ideal). Instead, some top choices in addition to oatmeal and salmon include beans, nuts and berries.

3. Eat more fiber. Dietary fiber helps regulate blood sugar and weight while reducing your risk of heart disease and diverticulosis. Great sources are raw fruits and vegetables. Legumes and whole grains.

2. Eat out less. If you are like many Americans, you spend more money on restaurant food than groceries. That means hidden salt, sugar, fat, calories and food additives, even when you try to make good choices. Avoid these unknowns by spending more time in your own kitchen.

1. Make your portions smaller. If you make no other changes to your eating habits, eating less will benefit your weight, your waist and your wallet. Most portions served at home and in restaurants are 50 percent to 100 percent larger than you need. No eating from the bag or munching standing up. Use a plate, serve yourself smaller amounts, then leave some on the plate. Your body will soon adapt to feeling content with less, and you will hopefully start to appreciate your food more.



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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