

Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

Central Kansas Extension District

centralkansas.ksu.edu

**January/February
2022**

*District Extension
Agents:*

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Family Resource
Management

Leah Robinson

Nutrition, Food Safety
and Health



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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.

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 \$7.50 plus tax and payable by cash or check.



Federal Student Loan Payments Set to Restart

Federal student loan payments are set to restart after January 31, 2022 after being on pause during the pandemic.

If you are a student loan borrower, you can prepare by doing the following:

- Update your contact info with your loan servicer and at StudentAid.gov.
- Review your auto-debit enrollment or sign up for auto-debit for the first time. If you use auto-debit, you could get a 0.25% interest rate reduction on your loans.
- Use *Loan Simulator* at StudentAid.gov to make sure you are on the best repayment plan, especially if your financial situation has changed.
- Consider applying for an income-driven repayment (IDR) plan. An IDR plan can make your monthly payment more affordable. Plus, if all your loans are Direct Loans, you can now self-report your income when applying for or recertifying an IDR plan.
- Review the requirements for loan forgiveness programs, including the recent big changes to Public Service Loan Forgiveness (PSLF). While many changes will be automatic, some borrowers will need to take steps. Learn more about these PSLF changes at StudentAid.gov/pslfwaiver.

Public Student Loan Forgiveness Changes

On October 6, 2021 the U.S. Department of Education announced a change to Public Service Loan Forgiveness (PSLF) program rules for a limited time as a result of the COVID-19 national emergency. For a limited time, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF.

Many borrowers found after years of payment that they were in the wrong type of loan program or may have consolidated loans only to find out that started the clock over when counting months toward the PSLF program. This waiver will allow them to get credit for those payments and move closer to loan forgiveness.

If you have FFEL, Perkins, or other federal student loans, you will need to consolidate your loans into a Direct Consolidation Loan to qualify for PSLF both in general and under the waiver. Before consolidating make sure to check to see if you work for a qualifying employer.

Requirements to receive additional qualifying payments include:

- You must work full time for a qualifying employer during the calendar month you were also in repayment on your loan.
- If you have a Federal Family Education Loan (FFEL), Federal Perkins Loan, or other types of federal student loans that are not Direct Loans (these loans are from older programs), you must consolidate the loans into the Direct Loan program by October 31, 2022.



You can log into Aid Summary at <https://studentaid.gov/aid-summary> to find out how many and what types of loans you have.

Periods of repayment on parent PLUS loans are

not eligible under the limited PSLF waiver, but Graduate Plus loans are. For more information, to see if you qualify and what steps to take, visit StudentAid.gov/pslfaiver.

Normal PSLF Requirements

- Receive credit only on Direct Loans
- Repay under the Standard Plan or an IDR plan
- Make on-time payments
- Need to be employed full-time for a qualifying employer in order to receive credit
- Can only receive forgiveness if working for a qualifying employer at the time of application and forgiveness

Changes Until Oct. 31, 2022

- Receive credit for periods of repayment made on Direct, FFEL, or Perkins Loans
- Past payments under any plan count for non-consolidation loans through Sept 30, 2021
- Past payments made on loans before consolidation count, even if on the wrong repayment plan
- Past payments that were made late or for less than the amount due count for non-consolidation loans through Sept 30, 2021
- Past payments made on loans before consolidation count, even if paid late, or for less than the amount due
- Need to be employed full-time for a qualifying employer in order to receive credit
- Can receive forgiveness even if not employed or not employed by a qualifying employer at the time of application and forgiveness



HAPPY NEW YEAR!

Volunteer Income Tax Assistance

The United Way is sponsoring the Volunteer Income Tax Assistance (VITA) site in Salina again this year. This is a free tax preparation service for low- to moderate-income individuals and families (generally \$56,000 and under). VITA's IRS -certified volunteers can complete your basic federal and Kansas income tax returns, including figuring your Earned Income Tax and Homestead tax credits.



The site will open on Monday, February 7 through Thursday, April 7, 2022 at the Salina Area United Way office, 113 N 7th St in Salina. Taxpayers will need to pick up an intake form to complete, then return it and all tax documents to drop off for preparers. Proof of ID and Social Security cards for all adults and dependents on the return will be copied when paperwork is dropped off. An appointment will be scheduled to return to the VITA office to review, sign, and pick up your tax return when completed.

Services Provided on Drop Off Basis

113 N 7th Street

Monday, February 7 to Thursday, April 7, 2022

Drop Off and Pick-Up Hours

Mondays 10 a.m.- 2 p.m. and 5 p.m. – 6:00 p.m.
Tuesdays 10 p.m. - 2 p.m. and 5 p.m. – 6:00 p.m.
Thursdays 10 p.m. - 2 p.m. and 5 p.m. – 6:00 p.m.
Saturdays 10 a.m.- 1 p.m.

Please call the United Way at 785-827-1312 if you have questions.

Social Security Changes for 2022

By now, Social Security recipients should have received their benefit statement for their 2022 deposits. The gross benefit amount received a cost-of-living increase of 5.9%.



The annual earnings limit for those drawing Social Security benefits was also adjusted for inflation. Individuals who reach their full retirement age in 2022 can earn \$51,960 or less in the months before your birthday and not lose any Social Security benefits claimed in 2022. Benefits are reduced \$1 for every \$3 earned over the limit in the year of your full retirement age. Once you reach full retirement age there is no earnings cap.

Individuals who filed early can earn up to \$19,560 in the years prior to turning their full retirement age. Social Security temporarily withholds \$1 for every \$2 earned over that limit.

Medicare Premiums and Deductibles

Most beneficiaries enrolled in Medicare will pay \$170.10/month in 2022. Individuals with income greater than \$91,000 and couples filing a joint return with income greater than \$182,000, based on their 2020 MAGI, will pay a higher premium. Other deductibles and copays for Original Medicare Parts A and B in 2022 include:

- Part A Deductible \$1,556
- Skilled Nursing Facility days 21-100 \$194.50/day
- Part B Deductible \$233

IRMAA Appeals

Have you received notice you will owe more than the standard Part B premium of \$170.10? The Income Related Monthly Adjustment Amount (IRMAA) applies to individuals whose modified adjusted gross income (MAGI) is over \$91,000 and couples whose joint MAGI is over \$182,000. If you have had a life-changing event such as a marriage, divorce, death of a spouse, a reduction in work hours or retirement, you may be eligible for a redetermination of that premium amount.

Social Security form 44 (SSA-44) may be used to request a reduction in your IRMAA if you have had a life-changing event and your income has gone down. A one-time windfall such as selling property, taking two required minimum distributions in the same year, or converting retirement funds to a ROTH Ira that put you over those limits do not qualify for an appeal, so plan carefully. Remember your income triggers a higher premium two years later, it is not for life, so if you had a windfall in one year it affects your premium two years later but for that year only.

Check Your Credit

If you're feeling anxious about your financial health during these uncertain times, you're not alone. That's why the three national credit reporting agencies, which last year gave people weekly access to monitor their credit report for free, are extending that benefit until April 20, 2022.



Credit scores affect many aspects of your life, including your ability to get a loan, rates for loans and insurance, apartment requests, and even your job application. One in five people have an error on at least one of their credit reports according to a study conducted by the Federal Trade Commission.

When is the last time you checked your free credit report? The official website to pull your free credit report is www.annualcreditreport.com. Check all three at once or check one at a time spread out over the year. If you have experienced a data breach, identity theft, or have other concerns, you may want to take advantage of the extension allowing you to check more frequently through April 20th.

If you would like reminders to check your report during the year as well as information on how to understand your credit report, correct errors, and use your credit report to your advantage, sign up for K-State Research

and Extension's Check Your Credit program at bit.ly/ksrecheckyourcredit. There is no cost to participate, and registration is easy. Contact Deb in our office at dwood@ksu.edu or 785-309-5850 for more information.

America Saves Week

Make a commitment to yourself to save money, reduce your debt, and begin building wealth. Take the America Saves Pledge, choose a savings goal, and America Saves will send you tips, resources, and tools to help you be successful. Think of it as a savings accountability partner.



Check the Central Kansas District Facebook page at <https://www.facebook.com/CentralKansasDistrict> the week of February 20, 2022 for tips, and pledge to save at <https://americasaves.org/connect-to-a-campaign/kansas-saves/>.

Can You Store Food in the Snow?

While storing food outside in the snow may work in a pinch, long term storage is not advised.

Placing food in the snow will not necessarily protect it. Frozen food can thaw when exposed to the sun's rays even when the temperature is very cold. Food may become too warm and foodborne bacteria could grow. The outside temperature can vary hour by hour and the temperature outside will not protect refrigerated and frozen food. Additionally, perishable items could be exposed to unsanitary conditions or to animals. Animals may harbor bacteria or disease; never consume food that has come in contact with an animal.

Power outages and other disasters can happen any time of year. See Disasters and Power Outages at K-State Research and Extension

Food Safety website <https://www.ksre.k-state.edu/foodsafety/topics/disaster.html>

Freezing Yeast Dough

To save time during the holidays, or any time of year, prepare yeast dough ahead of time and freeze into dough balls for rolls to bake later. The trick is using a dough with extra yeast because slow freezing can damage yeast.

According to Fleischmann's Yeast, it is best to use dough recipes developed for freezing. These recipes are high in yeast and sugar and low in salt. It is recommended to use bread flour to help maintain bread structure. After preparing and kneading the dough, shape into rolls or flatten into a disk and wrap airtight. The dough can be frozen up to four weeks. When ready to use, thaw at room temperature or slowly in the refrigerator. Once thawed, shape, let rise, and bake as directed.

Some examples of freezer dough recipes include:

<https://www.fleischmannsyeast.com/recipe/freezer-pizza-dough/>

<https://www.fleischmannsyeast.com/recipe/master-bread-dough/>

After a Food Recall, Cleaning is Key

If you have a recalled food item in your refrigerator, it's important to throw out the food and clean your refrigerator. Germs in the recalled food could spread to drawers or shelves in your refrigerator.

How to Clean Your Refrigerator After a Food Recall
Items needed to clean your refrigerator:

- Sealed bags
- Hot, soapy water
- Clean towels
- Optional: water + bleach



Step 1 – Throw out recalled food

- Throw out the recalled food and any other foods stored with it or touching it.
- Put it in a sealed bag in the garbage.
If the recalled food was stored in a reusable container, wash it with hot, soapy water before reusing.

Step 2 – Empty your refrigerator

- Empty the rest of the items in your refrigerator and put them on a counter or table while you clean.
- Take out shelving, drawers, and any other removable parts.
- Don't leave unrefrigerated food out for more than 2 hours.

Step 3 – Wash removable parts

- Wash shelving, drawers, and any other removable parts by hand with hot, soapy water.
- Dry with a clean towel.
- Don't run cold glass shelves or drawers under hot water because the glass could crack. Let them come to room temperature first.



Step 4 – Clean and sanitize inside the refrigerator

- Wipe the inside of the empty refrigerator with hot, soapy water; then wipe with clean water to rinse off soap.
- Dry with a clean towel.
- Don't forget to wipe inside the doors and any drawers that cannot be removed.

* Optional step

Use a solution of 1 tablespoon of liquid bleach in 1 gallon of water to sanitize your refrigerator. Do this after cleaning the refrigerator with hot, soapy water.

Step 5 – Return shelves, drawers, and food

- Put the shelves, drawers, and other removable parts back in the refrigerator, along with the other items you took out.

- Wipe food containers and drink containers with hot, soapy water before returning to the clean refrigerator.

And don't forget!

- Wash your hands with water and soap once you've finished cleaning.
- Use hot, soapy water to wipe kitchen counters that held food, drinks, refrigerator parts, and any cleaning materials.
- Wash any towels you used to dry the refrigerator before using them again.

Keeping New Year's Resolutions

A great way to make New Year's resolutions that actually stick with you longer than February is to start by reflecting. Reflecting over the events of the past year helps determine what goals we were able to accomplish and what goals still need some time. Reflecting on what we were and weren't able to accomplish will also show us which goals need a higher priority and which goals we make year after year because we think we should, and they end up dropped.

Start by asking yourself some general questions:
What was your biggest challenge this past year?

- If you could change one thing about the past year, what would it be?
- What is something you could have done to make the past year more: exciting, enjoyable, productive, healthy and profitable?

Reflection can be done over several days or several weeks. Make sure each resolution is a concrete expression. In other words, instead of writing, "I want to reduce my stress," list what you're going to do to reduce your stress. "I'm going to reduce stress by relaxing and listening to music for 15 minutes when I get home from work," would be a goal that's more specific and concrete. Write two or three activities you can do for each of your resolutions.



LIVING WELL WEDNESDAY

K-State Research and Extension Webinar Series

LIVING WELL WEDNESDAY IS A VIRTUAL LEARNING SERIES HOSTED BY FAMILY AND CONSUMER SCIENCE (FCS) PROFESSIONALS WITHIN K-STATE RESEARCH AND EXTENSION.

Contact us at livingwell@ksu.edu for questions or visit our website: <https://bit.ly/KSRELivingWellWebinars>

JANUARY 2022

A Parents Guide to Social Media

Do you know what phone apps are the most popular in the US? Join John Calvert, Director of Safe & Secure Schools Unit, as he teaches us about what apps to be aware of on our child's phone. **(Adults Only)**

JAN. 12TH @ 12:15-1PM
(VIA ZOOM)

Cultivate an Attitude of Gratitude

Was your New Year's Resolution to become more positive? Do you want to enhance your personal and professional life? Join us to learn how to change your attitude into a grateful one. You will learn the art of practicing gratitude, the benefits of practicing gratitude, and the impact it has on our lives.

JAN. 26TH @12: 15-1PM
(VIA ZOOM)



Use the QR code or link to register for the webinars.



<https://bit.ly/KSRELivingWell>

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Central Kansas Extension District

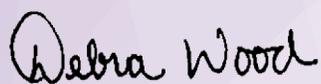
Salina Office

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2218 Scanlan Ave
Salina, KS 67401-8196

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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