

FAMILY & CONSUMER SCIENCES MARCH NEWSLETTER



A MESSAGE FROM YOUR FCS AGENT:

THIS MONTH CONSIST OF ONGOING PROGRAMMING, ALONG WITH A COUPLE ADDITIONAL PROGRAMS SUCH AS THE BARN QUILT CLASS AND SKILLS DAY.

TO REGISTER FOR THE BARN QUILT CLASS, PLEASE VISIT ROWANCOUNTYQUILTSHOW.ORG.

DEADLINE TO REGISTER FOR SKILLS DAY IS MARCH 17TH, SO DONT MISS OUT ON THAT!

TO KEEP UP TO DATE ON FCS AND EXTENSION NEWS, BE SURE TO READ THE NEWSLETTER AND FOLLOW OUR FB PAGES! ENJOY!



Alex Sallie
County Extension Agent for
Family & Consumer Sciences

Waiting for you inside!

- Calendar of Events
- Flyers
- MoneyWise Reading

Bath County
Cooperative Extension
Service

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Family and Consumer Sciences Extension Calendar

All meetings/programs are hosted at the Bath Co. Ag Center unless noted otherwise. These programs are for all community members to attend.

March

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	Project Linus @ 10 AM 	Paper Hugs @ 10 AM 	6	7	Wooden Barn Quilt Class @ 10 AM 
9	Sew Day @ 9:30 AM 	11	12	13	14	15
16	Skills Day Registration Deadline!	18	19	20	21	22
23	24	25	Licking River Area Skills Day @ Fleming County 	27	28	29
30	31					

MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MARCH 2025

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

THIS MONTH'S TOPIC:

STRETCHING YOUR DOLLAR: WHAT TO DO WHEN THE "ENDS" DON'T MEET

"Making ends meet" is getting harder in today's economy. If you've ever wondered how to make your dollars and resources go farther, think about these tips for managing your money in tough financial times.

SPENDING WISELY

There are two basic ways to balance a budget: either **increase your income** or **reduce your expenses**. Scaling back on spending may be the quicker and easier of the two strategies. Start by taking a look at your spending habits to see where your money goes each pay period. List small purchases (like fast food, hobbies, and other "wants") and large expenses (like housing, insurance, and your family's "needs").

Next, use a highlighter to mark more **flexible** categories where you can cut back (or cut out altogether). While not always pleasant, looking for small ways to save in the present allows you to redirect that money where it matters most. This increases your family's future financial stability. Cancel "wants" until you can make ends meet again, like streaming services or monthly subscriptions. Or, cut back on things like eating out or buying name brands. For example, saving



\$10 a week is \$520 a year; saving \$20 weekly is \$1040 annually; saving \$50 a week is \$2,600 a year; and so forth. Small savings really do add up.

PRIORITIZING YOUR FINANCES

Household expenses fall along a continuum of fixed and variable costs. **Fixed costs** are the same amount each month. These may include bills such as mortgage or car payments, insurance premiums, cell phone plans, internet, and streaming services. You can budget fixed expenses more precisely because you know the exact amount that will be due and when.

Variable costs, on the other hand, include charges that are different each month. Food costs, utility bills, revolving credit card



NOTE EACH MONTHLY “PAY DAY” (OR ANY DATE YOU EXPECT MONEY TO COME INTO YOUR ACCOUNT)



payments, and “extras” are all variable costs. Some of these expenses may be necessary (e.g., food and electricity are essential), but often there are ways to cut costs in each category.

To begin prioritizing your finances, use a blank calendar and note every recurring monthly payment your family has (fixed or variable) on its due date. Also keep a running list of family expenses that are due quarterly or annually, like property taxes or insurance.

Next, note each monthly “pay day” (or any date you expect money to come into your account rather than go out of it). Do you have enough income to cover the required payments in between pay periods? If not, talk with the collector about the due date. Most companies offer flexibility in choosing a payment date that works for your financial situation. Be sure to pay bills on time to avoid late fees and additional finance charges or interest.

SAVING WHEN EXPENSES ARE TIGHT

To save on groceries, gas, utilities, clothing, and other household essentials, begin by

shopping your home. For example, don’t go grocery shopping until you’ve shopped your pantry, fridge, and freezer. Eat or repurpose leftovers, get creative with the ingredients you have on hand, and use food before it expires. When we toss food in the trash, we’re trashing our cash too.

The same goes for clothing or other household goods. Look for items to sell, trade, refresh, or repurpose before going shopping. To save money on gas, group your errands and limit your shopping trips to one day a week or certain days a month. You can also carpool or use public transportation. For utilities, use energy-saving practices to lower your costs (like wearing layers and monitoring the thermostat).

LOOK TO THE PAST

As you explore ways to save, consider the penny-pinching practices of past generations. They used what they had and weren’t wasteful. They borrowed from friends and neighbors. They sold and traded goods. They repurposed furniture, fabric, and clothing. They lived within their means and considered “a penny saved is a penny earned.”

Written by: Nichole Huff | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

Sew Day

Second Monday of every month

Time: 9:30 AM

Location: Bath Co. Ag Center



Come be join our two Master Clothing Volunteers for Sew Day!

Help is needed in making:

- Little Girl dresses that will be sent in Christmas boxes to Africa.
- Hats and Port Pillows that will be donated to local cancer patients.
- Pocket Pillow Cases that will be donated.

Volunteers needed for:

- Cutting patterns
- Iron fabric
- Stuffing Port Pillows
- & Sewing -- if you would like to learn, we can teach you!



2025 LICKING RIVER AREA

Skills Day

FLEMING COUNTY EXTENSION OFFICE

1384 ELIZAVILLE ROAD, FLEMINGSBURG KY 41041

MARCH 26TH

10:00AM-3:00PM

Itinerary

Check-In Time: 9:30am-10:00am

Morning Classes: 10:00am-12:00pm

Lunch: 12:00pm-1:00pm

Afternoon Classes: 1:00pm-3:00pm

A soup luncheon will be provided

Registration Fee: \$4.00

Register with your local county extension office.

Registration and Payment due by March 17th

Any donations will go to Ovarian Cancer research

MORNING CLASSES 10:00AM-12:00PM

ROBERTSON COUNTY

\$10.00

ZINNIA FRAME

INSTRUCTOR: BRITNEY POE

CLASS LIMIT: 12



ALL SUPPLIES ARE INCLUDED.

LEWIS COUNTY

\$10.00

BUTTON ART

INSTRUCTOR: DEBBIE BLANKENSHIP &

CHRISTA O'CULL

CLASS LIMIT: 10

**CHOOSE YOUR ART DESIGN!
BE SURE TO INCLUDE ON YOUR
REGISTRATION SHEET!**

1. EASTER EGG *AS PICTURED*
2. EASTER BUNNY
3. LADYBUG
4. BUTTERFLY



ALL SUPPLIES ARE INCLUDED... IF YOU HAVE BUTTONS THAT ARE SPECIAL TO YOU, YOU'RE WELCOME TO BRING THOSE.

MASON COUNTY

\$8.00

CHICKEN WIRE SUNCATCHER

INSTRUCTOR: ABBY GRAY AND TARA MCCARTY

CLASS LIMIT: 12



SUPPLIES NEEDED: NEEDLE NOSE PLIERS

MONTGOMERY COUNTY

\$10.00

MY APPLE TREE IS FULL

INSTRUCTOR: DONNA LINDON

CLASS LIMIT: 10



SUPPLIES NEEDED: APRON / OR CLOTHING YOU WOULDN'T MIND GETTING PAINT ON

AFTERNOON CLASSES 1:00PM-3:00PM

BRACKEN COUNTY

\$10.00

PAPER QUILLING CARDS

INSTRUCTOR: DEBBIE HEINE

CLASS LIMIT: 15



ALL SUPPLIES ARE INCLUDED.

BATH COUNTY

\$5.00

SWEDISH WEAVING TOWEL

INSTRUCTOR: MARY ANN LEWIS AND JOY WARREN

CLASS LIMIT: 10



ALL SUPPLIES ARE INCLUDED.

~~MENIFEE COUNTY~~

~~\$5.00~~

~~VASE PAINTING~~

~~INSTRUCTOR: AILEE LAWSON~~

~~CLASS LIMIT: 8~~



~~ALL SUPPLIES ARE INCLUDED.~~

FLEMING COUNTY

\$20

SPRING "TIERED TRAY DECOR" PAINT WORKSHOP

INSTRUCTOR: FOLLOWING MY DREAM SHOP

CLASS LIMIT: 15



CHOOSE YOUR SET & COLORS!
BE SURE TO MARK WHICH
SET YOU WOULD LIKE ON
THE REGISTRATION
SHEET!

ALL SUPPLIES ARE INCLUDED.

ALL DAY CLASSES

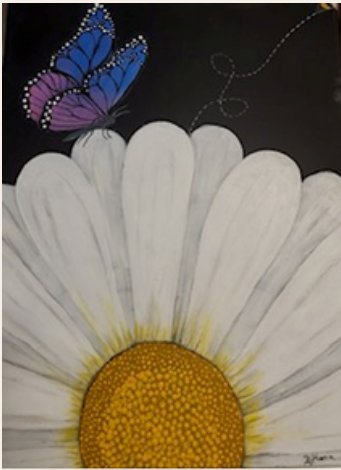
ROWAN COUNTY

\$18.00

11 X 14 PAINTING ON BLACK CANVAS

INSTRUCTOR: BRENDA HAMM

CLASS LIMIT: 10



ALL SUPPLIES ARE INCLUDED.

MORGAN COUNTY

\$7.00

RED WORK / BLUE WORK

INSTRUCTOR: DONNA B. DAVIS

CLASS LIMIT: 10

Red Work/Blue Work

Cost: \$7.00 Class Limit: 10

Redwork or bluework uses only (red or blue) embroidery floss on white or unbleached fabric. This little hands-on activity will allow you to learn or refresh embroidery stitches. The little



cross stitch heart will include cross stitch, lazy daisy, stem or backstitch and French knots. It will be worked in a 4" embroidery hoop. The little piece could be incorporated in a pieced quilt project or wherever you could show off your skills. Great to work on when waiting for a doctor appointment, practices, traveling or watching TV. It is a good way to teach others and pass needlework skills on to others of all ages. Fee will cover the hoop, needle, pre-stamped fabric, embroidery needle and embroidery floss. If you want to bring your own scissors that would be great.

MORGAN COUNTY

\$7.00

HEART & BIRD

INSTRUCTOR: SUSIE BLEVINS

CLASS LIMIT: 10



ALL SUPPLIES ARE INCLUDED.



ALL SUPPLIES ARE INCLUDED.

2025 LRA SKILLS DAY REGISTRATION FORM

DEADLINE: MONDAY, MARCH 17TH
SPACE IS LIMITED - REGISTER EARLY!

PLEASE RETURN THIS SHEET WITH PAYMENT TO YOUR COUNTY EXTENSION OFFICE

NAME: _____

PHONE: _____

COUNTY: _____

EMAIL: _____

PLEASE MAKE CHECKS PAYABLE TO _____ COUNTY HOMEMAKERS

PLEASE CHECK WHICH CLASS YOU WOULD LIKE TO TAKE!
GRAND TOTAL SHOULD INCLUDE ALL CLASS FEES AND THE \$4 REGISTRATION FEE.

MORNING CLASSES:

- 1. ZINNIA FRAME - \$10 _____
- 2. BUTTON ART - \$10 BUTTON ART # _____
- 3. CHICKEN WIRE SUNCATCHER - \$8 _____
- 4. MY APPLE TREE IS FULL - \$10 _____

AFTERNOON CLASSES:

- 1. PAPER QUILLING CARDS - \$10 _____
- 2. SWEDISH WEAVING TOWEL - \$5 _____
- 3. VASE PAINTING - \$5 _____
- 4. DECOR PAINT WORKSHOP - \$20 _____ SET # _____

ALL DAY CLASSES:

- 1. PAINTING ON BLACK CANVAS - \$18 _____
- 2. HEART & BIRD - \$7 _____
- 3. RED WORK/BLUE WORK - \$7 _____

DAY TOTAL

MORNING CLASS TOTAL	\$
AFTERNOON CLASS TOTAL	\$
SKILLS DAY REGISTRATION FEE	\$4
GRAND TOTAL	\$

FOR OFFICE USE ONLY:

DATE REGISTERED:

CHECK #:

CASH: