

Prairie View A&M University

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Sheryl Austin, *Prairie View A&M University*

Family & Community Health



GROCERY STORE SAVINGS

Every dollar counts as grocery bills soar higher. Read for tips to keep more money in your pocket.

SPENDING LEAKS

Are there areas where money seems to be draining from your pocket?

RAISING MONEY SMART KIDS

Smart money habits can be taught and practiced early and in easy ways.



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Every dollar counts as grocery bills soar higher. Read for tips to keep more money in your pocket.

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Are there areas where money seems to drain from your pocket? Plug up those leaks for good.

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Smart money habits can be taught and practiced early and easily.

EDITOR'S NOTE

Written By: Sheryl Austin



April is National Financial Capability Month. I do not claim to have it all together when it comes to my finances but I am always working to do better. Some habits are hard to break but are worth breaking nonetheless if they can help us save more money, reach financial goals, or give more to help others in need.

This issue is dedicated to providing tips to increase our financial capability. Some things you may already be doing and it may serve as a reminder. Other tips might be new and worthy of application. Either way, share what you know and learn with friends and family. We can all use an extra dollar in our pockets these days.

*Sheryl
Austin*

Extension Agent- Family & Community Health
slaustin@pvamu.edu

(254) 933-5305

<https://www.facebook.com/pvcepbellcountycs>

Grocery Store Savings

I think we all can agree that grocery bills are a bit higher these days. There are some things we can consider to keep more money in our wallets. Every penny, nickel, dime, quarter, and dollar counts!

- LOOK AT WHAT YOU ALREADY HAVE AT HOME AND PLAN MEALS AROUND THOSE FOOD ITEMS.
- DON'T SHOP WHEN HUNGRY AND WRITE YOUR LIST ACCORDING TO THE LAYOUT OF THE STORE. IT WILL HELP YOU GET IN AND OUT QUICKER.
- BUY FRUIT AND VEGETABLES IN SEASON OR BUY THEM FROZEN TO LAST LONGER.
- USE A CALCULATOR WHILE SHOPPING. YOU MAY DECIDE YOU DON'T NEED CERTAIN ITEMS AS MUCH AS YOU THINK. OR YOU MAY GET CREATIVE AND THINK OF A LESS EXPENSIVE MEAL VERSION.
- MEAL PLAN AHEAD OF TIME. THINK OF RECIPES THAT USE SOME OF THE SAME INGREDIENTS.
- FIND A GROCERY APP THAT CAN BE UPDATED AT ANY TIME BY FAMILY MEMBERS TO DECREASE GROCERY STORE VISITS.
- REPLACE MEAT WITH BEANS OR LENTILS WHEN ABLE.
- USE SOME STORE BRANDS VERSUS NAME BRAND FOOD ITEMS.
- LOOK AT THE UNIT PRICE TO SEE HOW MUCH VALUE YOU ARE GETTING FOR THE COST AND COMPARE.

Family Meal time

In a world where social media, emailing and texting are so prevalent, meal time can be a great tool to stay connected as a family. It doesn't have to happen every day, but there are several researched benefits for when you do it consistently. It doesn't have to be dinner time only. It can include breakfast and lunch as well.

Benefits:

- Meals are usually packed with more nutrition. Children tend to eat more fruit and vegetables.
- The family talks more. Parents are able to find out what is going on with everyone.
- Parents can use that time to be an example for healthy eating and table etiquette.
- Children are less likely to have behavior issues and may earn higher grades.
- It can help younger ones develop social and language skills.
- It can save money from eating out.



Making it Happen

- Leave screens in another room.
- Allow children to help set the table and prepare the meal.
- Work in casual, positive conversation about everyone's day.



CONVERSATION STARTERS

For some ideas on conversation starters at the table, view these links:

<https://extension.psu.edu/mealttime-conversations-for-family-meals>

<https://www.ndsu.edu/agriculture/extension/family-table>

<https://livewellutah.org/2016/09/16/family-mealttime-conversation-starters/>



SPENDING LEAKS

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pending leaks are areas where money could be wasted due to not having a plan or not paying close attention. They happen mostly in areas of low importance/non-necessities.

One example of a spending leak is impulse purchases. We may buy something because it is on sale or we have a limited time to make a decision. Things may catch our eye

in the store and we feel we need it now. However, if we wait a day or two, we might discover we didn't need it after all. Some questions you can ask yourself at the time of a possible impulse buy are:

- Do I really need it?
- Do I already have it?
- Can I borrow it?
- Does this fall in line with my financial goals?
- How often will it be used?

Other examples could be eating out a lot; not shopping for the best deal for a major purchase or monthly expense; getting into too much debt; or emotional shopping. There are things we can do to help minimize leaks in our spending.

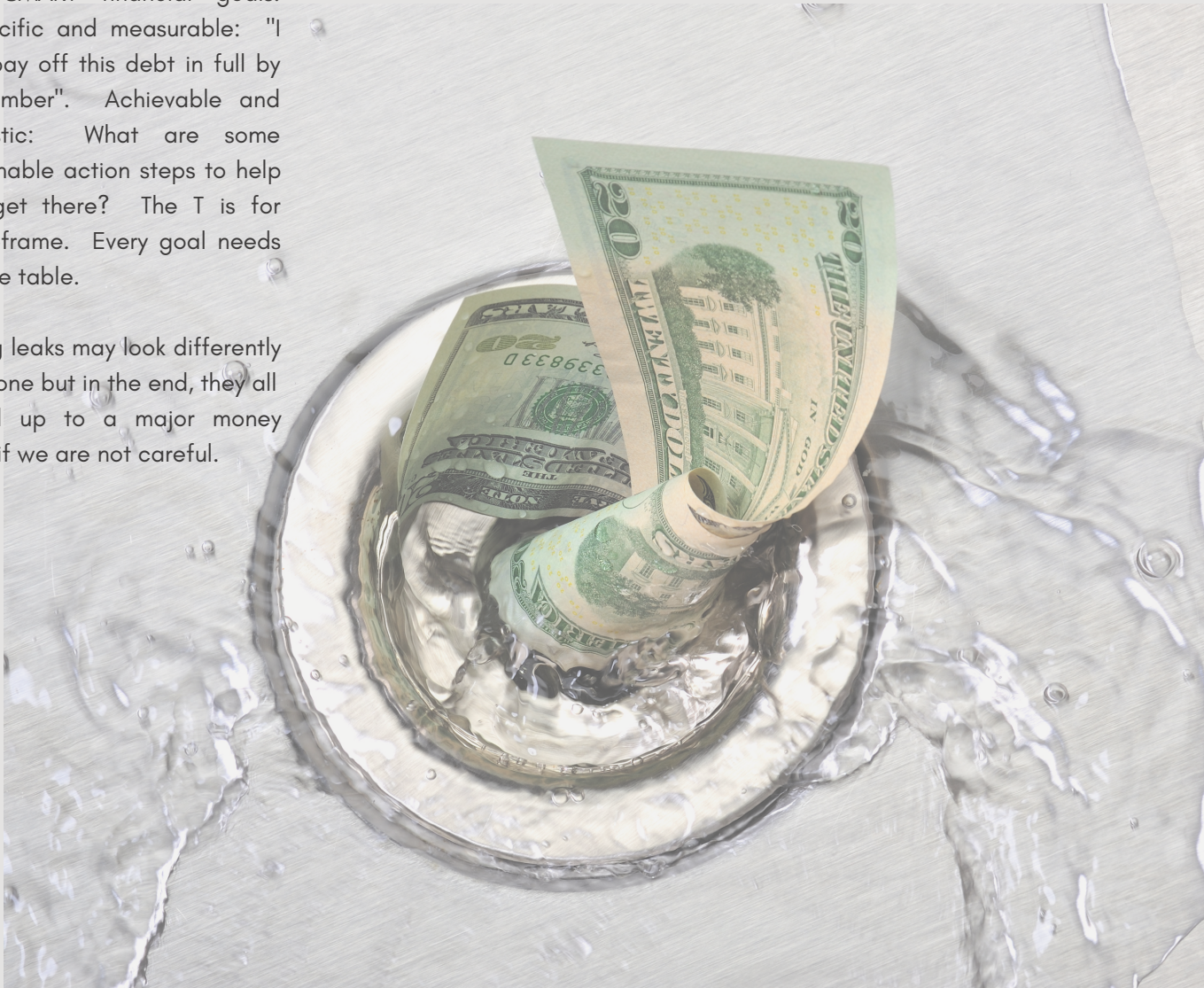
- Make a plan. Some people hate the word "budget" but a budget is just planning your spending before you spend. This can help you stay focused on your goals and what is priority. You can even plan your splurges to fit within the budget.
- Avoid temptations. If a certain



store causes you to buy more, go to that store less. Have someone to help keep you accountable and learn to say "no".

- Track your spending. Keep your receipts or write everything down. This will help you see where you could be wasting money and areas where you are overspending.
- Set SMART financial goals.
Specific and measurable: "I will pay off this debt in full by December". Achievable and realistic: What are some attainable action steps to help me get there? The T is for time-frame. Every goal needs a time table.

Spending leaks may look differently for everyone but in the end, they all can add up to a major money problem if we are not careful.





Raising Money Smart Kids



Parents are the first example for establishing money habits. What are some things you do to teach your children how to spend, save, give, and invest the money they receive?

From birth, our children receive gifts for birthdays, holidays, as rewards, or simply because we love them. What better gift to give than the life skill of being a wise money manager. Just like learning ABCs or how to tie a shoe, money management skills will stick with them forever and become a natural part

of their daily habits. And you can start teaching them as early as pre-school with certain concepts. The following handout gives some practical tips.



Money Smart Kids



1

SPEND

- Show them how to comparison shop.
- Give them a budget to spend on something they want.
- Let them hand the money to the cashier.
- Let them contribute to a family goal.
- Give them a shopping list.
- Play "store" at home with play money.
- Point out prices at the store.

2

SAVE

- Let them put money in a jar or piggy bank.
- Open a savings account for them.
- Once their bank or jar is full, take them to deposit it in the bank.
- Match funds if they save a certain amount.



3

CHORES AND ALLOWANCE

- Create a chore checklist.
- Have an envelope with a list of chores on the front and money inside if they finish.
- Give allowance on a scheduled day.



4

GIVING

- Include children in community service projects.
- Teach them how to save a portion of their money for giving.

5

COUNTING

- Teach children the value of coins and bills.
- Show them how to add and subtract with money.
- Let them count out the money they receive.



6

CONTENTMENT AND GRATITUDE

- Teach how to say "thank you" verbally and/or written.
- Teach children how to think of others.
- Resist the urge to buy everything they want.
- Teach the value of waiting to get something.



Extended Deadline! Register until April 15th.



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Cooperative Extension Program



GARDENING AT HOME SERIES

Starting March 27th!

Participants will receive a link to
6 online lessons and a supply
box of materials.

Open to the first 30 (Bell
County, TX residents) who
register by Feb. 28th.

Scan the QR code below or email
Sheryl Austin at
slaustin@pvamu.edu



For more information:

Sheryl Austin
(254) 933-5305,
slaustin@pvamu.edu



Lessons:

Plant a Plant Person
Test Out Hydroponics

Recycle, Garden, Repeat
Grow Your Own Herb Garden

Build Your Own Bird Feeder
Get Into Greenhouse Gardening

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"LEARN BY DOING"

The CenTex HBCU Alumni 4-H Club has been living out the 4-H slogan over the past few months. Club programs have provided learning experiences in communications, agriculture, entrepreneurship, STEAM, photography, robotics, technology, fashion and design, and more!



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4-H IS FOR YOU!

CENTEX HBCU ALUMNI 4-H CLUB



WHAT IS 4-H?

4-H is a community of young people (age 8-19) across America who are learning about cooking and nutrition, raising animals, Vet science, photography, public speaking, leadership, fashion and design, entrepreneurship, and so much more while making new friends! To learn more:
<https://texas4h.wpengine.com/about/what-is-4-h/>

SOME OF OUR LEARNING PROJECTS:

- Photography
- Theater/Arts
- Cooking/Nutrition
- Entrepreneurship
- Fashion & Design
- Public Speaking
- Leadership
- Animals/Pets

CONTACT US

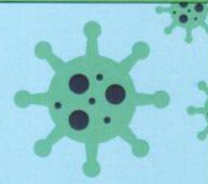
Club manager: Tony Austin
tonyaustin27@yahoo.com
(254) 493-7541



<https://tinyurl.com/3upzuvcz>

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COVID-19 Prevention



Wear a Mask



Wash Your Hands



**Cover your Coughs
and Sneezes**



**Practice Social
Distancing**



**Stay Home When
You Feel Sick**



**Sanitize Frequently
Touched Surfaces**

Get your Free COVID-19 Vaccine and Booster

Temple Clinic
820 N. 31st., Temple, TX 76504
254-778-4766

Killeen Clinic
309 N. 2nd St, Killeen, TX 76542
254-526-8371

Monday-Thursday: 7:00AM-4:30PM
Friday: 7:00AM-11:00AM

Walk-ins Welcome



Bell County Public Health District
PROMOTE • PREVENT • PROTECT



Cooperative Extension 30 for 30: Walk-a-Weigh

Join us in walking with getting information about nutrition
and several other topics to improve your health!



tinyurl.com/30for30WAW



An Equal Opportunity, Affirmative Action, Veteran, Disability Institution



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Sheryl Austin- Extension Agent
Family & Community Health
1605 North Main
Belton, TX 76513
slaustin@pvamu.edu

<https://www.facebook.com/pvcepbellcountyfcs>

<https://www.pvamu.edu/cahs/cep/>

YouTube: Bell County Cooperative Extension Program-PVAMU

https://www.youtube.com/channel/UCygN79JXtYWPwl_BcWDjWvA

Pinterest: Cooperative Extension Program-Sheryl Austin/Educator/Life Skills

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