

# HUMPHREYS CO. FAMILY & CONSUMER SCIENCES EXTENSION NEWSLETTER

Denise Schaeffer | (931) 296-2543 | dschae5@utk.edu | 108 Thompson St. Waverly, TN 37185



## Welcome to 2023!

This month's newsletter provides general information and tips on the benefits of meal prepping, staying active during the winter time, weather emergency preparedness, and a short guide to filing your taxes. Thank you!

## *Exercise Move of the Month*



## Butterfly Back

1. Lie face down on an exercise mat.
2. Make a "T" shape with your arms by placing them straight out from your shoulders with palms down.
3. Squeeze your shoulder blades together to lift your arms up and slightly back.
4. Holding your arms in this position, slowly make several consecutive figure eight motions with your hands.
5. Control your arms as you smoothly lower them.
6. Release the tight squeeze between your shoulder blades and let your arms rest on the floor.

### ***The latest on this month's issue:***

Exercise Move of the Month

The Benefits of Meal Prepping

Stay Active This Winter

How to Prepare Your Family for Emergencies

Guide to filing your taxes in 2023

Skill Up Tennessee

Dates To Remember

# The Benefits of Meal Prepping

"Why meal prep?" Meal prepping saves us time. By spending a little time preparing meals at the beginning of the week, we will spend less time cooking during the busy work and school week. Meal prepping also helps us to eat healthier. With pre-portioned meals made of healthy choices, we are able to follow healthy guidelines and stay on track.

Meal prepping is essentially making a "plan" of what you are going to eat each day. This can include all or one of your daily meals. There are many benefits that come along with meal planning such as eating more nutritious meals while saving time, energy and money. Time is saved by having a specific grocery list, cutting out the wandering through aisles, which sometimes can lead to a cart full of unessential items which can cost you greatly at the check-out, meal planning helps eliminate this. The meals that are prepared at home are often more nutritious than ones that might be consumed in a restaurant, adding another positive to meal planning.



Here are some steps to begin meal planning:

1. Create ideas of what meals you would like to cook for the week. This will help you know what you are going to have so you won't have to stress about deciding what to make.
2. Look through your pantry, cabinets and refrigerator to use any goods that you may already have. Utilizing what you already have will help you save money and prevent you from buying duplicates.
3. Prepare your grocery list with as much detail as you can. List exact ingredients for recipes you have chosen to make for your meals. By doing this, it allows you time to compare shop and gather coupons to help you save more.
4. Plan time to prepare the meal. Determine what day is best for you to prep your food. Make sure you allot enough time and have enough space to prep. Find your groove by listening to music/ books, watching videos or just have the television on to determine what environment you prefer to prep in. It may be with helpers and it may not.

Planning your meals ahead means incorporating multiple meals by using leftovers (using leftover meat in a salad for example). All of the planning and prepping increases the likelihood of making healthy choices and reducing the amount of food wasted.

## Stay Active This Winter

Winter has had us shivering and shaking, and the cold temperatures may have kept us indoors more than usual. While getting outside for fresh air, sunshine, and a little exercise is easier to do in warm weather, it is no less important in wintertime. Colder temperatures and fewer daylight hours keep us inside, eating too much and exercising too little. When we stop exercising because its too cold outside, winter weight gain can sneak up. An active routine that is maintained throughout the year is much better for weight control than intervals of starting and stopping from season to season.

There are a number of strategies to keep activity levels up during the winter months. If you prefer to avoid the harsh elements outdoors, consider the many indoor exercise options such as walking in a gymnasium, swimming in an indoor pool, working out with an exercise DVD, or using a stationary bike or treadmill. You can even set up a workout circuit in your own home. Run three laps around a pair of cushions placed on the floor five to ten feet apart; jump back and forth over a line (painter's tape on the floor works great); do ten wall push-ups; then a cool-down stretch. You just had a 5-minute workout!



## Stay Active This Winter

Keeping exercise “tools” out where you can see them will also encourage activity. An extra set of stress balls, stretch bands, and hand weights in your car or at the office can be used while sitting at a stoplight or at the computer. Hula hoops, jump ropes, badminton rackets, Frisbees, balls, and colored flags for flag football are great “tools” to have on hand for both children and adults. Homemade flash cards with pictures of animals, exercise moves, or games on them offer a quick and easy way to get moving. Just draw a card and act out the movement or game – i.e. hop like a frog or do ten sit-ups. Board games give you brain power, but if you’re looking for muscle power, try Charades, Twister, or Hyper Dash.

Enjoy watching TV? Each time commercials interrupt the show, hop off the sofa and get moving. Ask family members to take turns leading an activity during each commercial break whether its jumping jacks or the newest dance move. Speaking of dancing, its great exercise for any age. Teach your children or grandchildren some of your favorite dance steps like the Jitterbug or Electric Slide. And let your kids show you how to do the Dougie or the Wobble.

If you want to brave the weather, exercising outdoors offers even more benefit. The key to being active and comfortable in cold temperatures is dressing in layers. The layer next to your skin should provide support, the second layer provides warmth, and the outer layer protects against the elements. Your feet and hands will feel the cold first, so wear thermal gloves and socks. Also consider layering socks – a thin, tight fitting sock to wick away moisture under a thicker, insulating sock. Up to 40 percent of your body heat can be lost from the neck up during cold weather, so hats, headbands, and neckbands are necessary for maintaining body temperature.

Can’t stay outside in the cold for long periods of time? You don’t have to. Research shows that even 10-minute sessions of physical activity provide health benefit. Find ten minutes to be good to yourself – get up, get out, and get moving.

# How to Prepare Your Family for Emergencies

Emergencies and natural disasters can be scary. But the more you know, the better you can deal with what comes your way—during and after. Be better prepared for an emergency by planning ahead with your family. The first steps include creating a family emergency communication and evacuation plan and an emergency supply kit.

## Call a Family Meeting and Make a Plan!

Emergencies can happen at any time. Do family members know how to get in touch with one another if you are not all in the same place? It's important to make a plan and discuss it with your family now so that you will know what to do, how to evacuate your home safely (in case of fire or flood), how to find one another and how to communicate.

[Ready.gov](https://www.ready.gov) has made it simple for you to make a family emergency plan.

You should also inquire about emergency plans at places where your family spends time: work, day care, school, faith organizations, your car while commuting, and sports events.



## Build a Basic Emergency Supply Kit

The contents of a well-stocked disaster kit vary depending on the needs of your household, but there are certain essentials for any kit. Before you consider adding comfort or convenience items, be sure you have these basics on hand:

- Water – at least a gallon per person per day, for three to five days
- Nonperishable food (such as dried fruit or peanut butter) – enough per person for three to five days
- Pet supplies
- Pet food and water
- Baby supplies (formula, diapers)
- Weather radio (battery-powered or hand-crank) and extra batteries
- First-aid kit
- Prescription medications and glasses
- Flashlight and extra batteries
- Dust mask (to filter contaminated air)
- Plastic sheeting and duct tape (to shelter in place)
- Moist towelettes, garbage bags and plastic ties (for personal sanitation)
- Wrench or pliers to turn off utilities
- Cellphone (with charger, inverter or solar charger)
- Matches in a waterproof container
- Toothbrush, toothpaste, soap
- Paper plates, plastic cups and utensils, paper towels
- Sleeping bag or warm blanket for each person
- Whistle (to call for help)
- Can opener (manual)
- Local maps
- Extra batteries

[Additional suggested emergency supplies](#) can be found at [Ready.gov](#).

Find out what to do before, during and after emergencies with help from the Tennessee Emergency Management Agency (TEMA), which has created a Web page to help get you ready for a disaster.

Typical disasters Tennesseans may face include fires, floods, severe storms, tornadoes and other threats. Visit [tn.gov/tema](https://www.tn.gov/tema) and click any of the links under "Prepare" to get information on preparing for specific hazards and emergencies.

Stay informed with the Tennessee Emergency Management Agency (TEMA).

# Guide to filing your taxes in 2023

January 2023 is the start of the new tax filing year and an opportunity to make the most of your tax refund.

## About filing your tax return

If you have income below the standard deduction threshold for 2022, which is \$12,950 for single filers and \$25,900 for married couples filing jointly, you may not be required to file a return. However, you may want to file anyway because you may be able to take advantage of several features and benefits in the tax system which could reduce the amount you owe, or in many cases, especially for people with low incomes, increase the amount you could receive in a refund. Some key factors to make sure you look out for include:

- Over-withholding
  - If you worked during 2022 and had taxes withheld from your paycheck, you may be able to get some or all of that “over-withholding” back in your refund. Make sure you get W2 forms from all your employers and enter that information into the tax form when you fill it out.
- The earned income tax credit
  - To claim the Earned Income Tax Credit (EITC), you must
    - Have worked and had earned income under \$59,187
    - Have investment income below \$10,000 in the tax year 2022
    - Have a valid Social Security number by the due date of your 2022 return (including extensions)
    - Be a U.S. citizen or a resident alien all year
    - Not file Form 2555 (related to foreign earned income)
    - If you are eligible for this credit, the maximum amount you could receive is:
      - \$560 if you have no dependent children
      - \$3,733 if you have one qualifying child
      - \$6,164 if you have two qualifying children
      - \$6,935 if you have three or more qualifying children

- The child tax credit (CTC)
  - The CTC is worth a maximum of \$2,000 per qualifying child. Up to \$1,400 is refundable. To be eligible for the CTC, you must have earned more than \$2,500.

Access your tax refund quickly and safely

If you think you may receive a refund, here are some things to think about before you file your return:

- Electronically filing and choosing direct deposit is the fastest way to get your refund. When using direct deposit, the IRS normally issues refunds within 21 days. Issuance of paper check refunds may take much longer.
  - If you already have an account with a bank or credit union, make sure you have your information ready — including the account and routing number — when you file your tax return. You can provide that information on the tax form and the IRS will automatically deposit the funds into your account.
  - If you have a prepaid card that accepts direct deposit, you can also receive your refund on the card. Check with your prepaid card provider to get the routing and account number assigned to the card before you file your return.
  - You can learn more about choosing the right prepaid card here.
- If you don't have a bank account or prepaid card, consider opening an account or getting a prepaid card. Many banks and credit unions offer accounts with low (or no) monthly maintenance fees when you have direct deposit or maintain a minimum balance. These accounts may limit the types of fees you can incur and may also offer free access to in-network automated teller machines (ATMs). You can often open these accounts easily online.

## **Watch out for scams**

Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals.

The IRS **does not** initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. Recognize the telltale signs of a scam.



**In Humphreys County, TN, the current unemployment rate is 7.4%. Based on the US Census Bureau, the state of Tennessee unemployment rate is 9.9%. About 315,000 Tennesseans are unemployed.**

### **WHAT IS SKILL UP TENNESSEE?**

Skill Up Tennessee provides SNAP Employment and Training. We help SNAP participants gain the training and skills needed to get a good job. Our goal is to help you prepare for employment.

If you're ready to move forward on your career path, we're here to help. To be eligible, participants must:

- Receive SNAP benefits
- Not receive TANF (Families First) cash assistance
- Be willing and able to work upon completion

### **HOW CAN WE HELP?**

Things like training, testing, and uniforms cost money, and we can help. We focus on short-term training leading to credentials that are in demand. We will pair you with a Career Navigator who will work with you on your journey to help you meet your goals.

### **Supportive Services**

Depending on need, participants may receive financial supports such as these for approved program activities:

- Gas Cards for Transportation
- Uniforms
- Testing Fees
- Textbooks

### **AVAILABLE AT NO COST TO PARTICIPANTS:**

Take the NEXT step today.

- Help to find the training that's right for you and the support you need
- Access to adult education and vocational training
- Work Readiness Training to help you gain professional skills valuable for employment
- Support to help you get started in your new job

## **Sign Up Today!**

Follow this link to see if you are eligible and preregister:



[tiny.utk.edu/SkillUpTN](https://tiny.utk.edu/SkillUpTN)



january 2023

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## Dates to Remember

01/01/2023: Happy New Year!!

01/02/2023: Office Closed

01/09/2023: SSSH Level 1 & Level 2

01/11/2023: SSSH Level 1 & Level 2

01/11/2023: FCE County Council Meeting

01/12/2023: Leadership-in-Action

01/16/2023: MLK Day - Office Closed

01/18/2023: SSSH Level 1 & Level 2

01/20/2023: SSSH Level 1 & Level 2

01/23/2023: SSSH Level 1 & Level 2

01/25/2023: SSSH Level 1 & Level 2

01/27/2023: Cluster Training

01/30/2023: SSSH Level 1 & Level 2