

HUMPHREYS CO. FAMILY & CONSUMER SCIENCES EXTENSION NEWSLETTER

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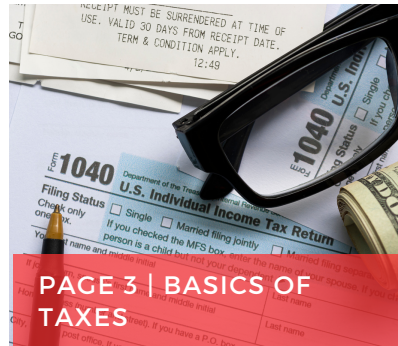


From our office to your home, we wish you a Happy Valentine's Day!

February's newsletter provides information on heart healthy choices; basics of taxes; making breakfast healthy; tips to managing youth and technology; and upcoming extension programming.



PAGE 1 | HEART HEALTHY CHOICES EVERY DAY

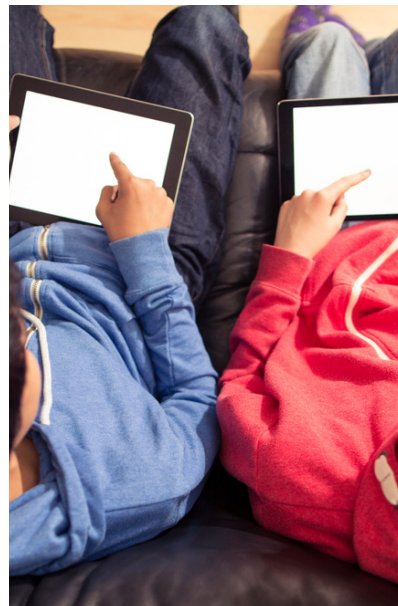


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Real. Life. Solutions.





HEART HEALTHY CHOICES EVERY DAY

SOURCE: UNIVERSITY OF KENTUCKY EXTENSION

Every February, the American Heart Association sponsors American Heart Month to increase awareness about heart disease. During February, and throughout the year, the AHA encourages all Americans to consider ways they can increase their heart health and decrease their risk of cardiovascular disease.

Heart-healthy living involves understanding your risk, making healthy choices, and taking steps to reduce your chances of getting heart disease. By taking action, you can lower your risk of heart disease and improve your overall health and well-being.

Preventing heart disease starts with knowing what your risks factors are and what you can do to lower them. Some risk factors you cannot change. These include your age, sex, and a family history of early heart disease. Many others you can modify. For example, being more physically active, not smoking, and eating healthy are important steps for your heart health.

Risk factors such as high blood pressure or cholesterol do not have obvious signs or symptoms. A crucial step in determining your risk is to see your health-care provider for a thorough checkup and risk assessment. Your provider can be an important partner in helping you set and reach goals for heart health. Ask about your risk for heart disease at your annual checkup. Since your risk can change over time, keep asking each year.

Healthy choices that everyone should take also decrease a person's chances of developing heart disease. These include eating a healthy diet and being physically active. A heart-healthy eating plan includes fruits, vegetables, whole grains, lean protein, and low-fat dairy. It also limits sodium (salt), saturated fat, added sugars, and alcohol. Small changes in dietary habits can add up over time. They are often more sustainable than making a drastic change to eating patterns all at once.

Regular physical activity can help you lose excess weight, improve physical fitness, lower many heart disease risk factors such as “bad” LDL cholesterol levels, increase “good” HDL cholesterol levels, and manage high blood pressure, lower stress, and improve your mental health. Talk with your health-care provider before you start a new exercise plan. Discuss how much and what types of physical activity are safe for you. Even modest amounts of physical activity are good for your health.

To encourage people to add heart-conscious practices into their daily routine, the AHA partnered with the National Institute of Health. They created a calendar for the month of February that includes one heart-healthy activity to complete each day.

These activities range from completing a specific physical activity, to adding heart-healthy foods, to health behaviors such as having your blood pressure checked. You can download 28 Days to a Healthy Heart at <https://www.nhlbi.nih.gov/resources/28-days-towards-healthy-heart>.

REFERENCE:

<https://www.nhlbi.nih.gov/health/heart-healthy-living>

<https://fcs-hes.ca.uky.edu/files/0223-healthbulletin-adult.pdf>



BASICS OF TAXES

SOURCE: CREDIT.ORG

Tax filing season is upon us. It's a good opportunity for us to cover the basics of taxes and instill some financial literacy education while the subject is fresh on everyone's mind.

Kinds of Taxes

- **Income Taxes** are collected from people who draw an income in the US. The income taxed includes wages & salaries from employment, tips, dividends and capital gains from investments, disbursements from traditional IRAs, alimony payments and unemployment checks. And if one's income reaches a certain level, Social Security benefits are taxed as well.
- **Payroll Taxes** are withheld from workers' paychecks by their employers and paid directly to the government. The biggest payroll tax is FICA (Federal Insurance Contributions Act), which goes to fund Social Security and Medicare. There are also state and federal unemployment taxes paid by employers.
- **Sales Taxes** are collected at the point of purchase of goods and services. These taxes are paid by the end user, so a retailer doesn't pay tax on wholesale purchases from a manufacturer. Since sales taxes may be applied at the Federal, state, and local levels, there may be multiple taxes applied on a given purchase. Some online retailers who sell to people in other states will not charge extra sales taxes.
- **Property Taxes** are collected from homeowners based on the assessed value of the property, and are primarily assessed at a local level, rather than federally. There are also annual property taxes levied on vehicle owners in most locations. These taxes typically fund local roads and services like fire, police and emergency response.

Tax Collection

The bulk of taxes collected in the US are taken through income tax withholding. Hired workers pay out of every check throughout the year, instead of paying their tax burden in one lump sum at the end of the year. Earners may also elect to not have taxes withheld, and opt to pay in a lump sum instead. Filing tax returns every year, taxpayers must establish that they paid enough, or if they overpaid, claim a refund. The IRS issues refund checks after tax returns are filed.

Reducing Taxable Income

Taxpayers may reduce their taxable income in various ways:

- **Contribute to a retirement fund**—contributions to qualifying retirement funds can be exempted from your annual income, lowering the total amount you are taxed upon. You will have to pay taxes on the retirement income some day when the funds are withdrawn.
- **Charitable contributions**—the amount contributing to a charity may be deducted from your total taxable income. For sizeable donations, taxpayers need to get paperwork from the charity acknowledging the donation's value.
- **Losses**—if you have taxable investment accounts, you may deduct the amount lost from your taxable income. This can apply to property as well; if you sell an investment property for less than you paid for it, you can deduct the loss. This does not apply to personal property you use, though.
- **Carry-forward deductions**—some deductions may be "carried over" from one year to the next. Your deductible charitable contributions are capped at 50% of your income, but if you donate more than 50% of your income, you may be able to carry the remaining amount over to the following year. Some capital losses, retirement contributions, and other business expenses may be carried over to subsequent years as well.
- **Mortgage interest deduction**—interest paid on a primary mortgage loan is deductible from a taxpayer's adjusted gross income.

Standard vs. Itemized Deductions

The IRS allows a standard deduction for certain taxpayers, that is an amount set by law, or varying based on the individual's circumstances. Itemized deductions include calculating some of the categories listed below, like charitable contributions, plus expenses like medical and education expenses, as well as business expenses. One can only take the standard deduction or itemize; the two categories of deductions cannot be mixed.

Tax Credits

Tax credits are distinguished from deductions. Deductions reduce the total taxable income before taxes are calculated. Tax credits are subtracted from your total tax bill. Credits are typically preferable to deductions, even if the dollar amount of the deduction is higher than the tax credit.

For example, the median US income is around \$42,000, a wage that carries a 25% tax rate. At 25% you might expect to pay \$10,500 in taxes*. If you were given a \$4,000 deduction, your taxable income would only be \$38,000, so your 25% would total \$9,500 or \$1,000 less. So in this example a tax credit of \$1,000 would be equivalent to a \$4,000 tax deduction.

*It's important to note here that this math is wrong! 25% is the marginal tax rate for a single earner at \$42,000. What do we mean by marginal? Read on...

Income tax brackets

US federal income tax is progressive. That means the tax rates go up at certain income levels. So currently, earners below \$9,275 in taxable income pay 10% in taxes. From \$9,276 to \$37,650, one pays 15% in taxes. From \$37,650 to \$91,150, the tax rate is 25%. From \$91,150 to \$190,150, the rate is 28%. From \$190,150 to \$413,350 the rate is 33%. From \$413,350 to \$415,050, the rate is 35%, and over \$415,050, the rate is 39.6%. The taxes change for each set of dollars, so if you earn \$10,000 in taxable income, you pay 10% on the first \$9,276 in income, and you only pay the 15% rate on the last \$724 of income. Even though you're only paying 15% on a small portion of your income, 15% is your marginal rate.

All of these numbers are for Federal taxes; state tax rates vary, and some states have no personal income taxes at all.

Tax Refunds

If you overpaid during the year, you can expect a refund check or direct deposit. If you file your taxes electronically, you can get a refund relatively quickly—10 days or less. Our standard advice is to adjust your withholding and plan to get a very small refund. It's never good to owe more money when tax time comes, and if you overpay too much, you're depriving yourself of income during the course of the year.

We want more people to use their refunds responsibly—pay down debt or use the money to establish an emergency savings fund. Too many people treat refunds like lottery winnings to be splurged with, but that is money you worked for all year, and it should be treated like every other dollar.



“Sin” Taxes

The government's rationale for taxes to pay for the operation of the country—defense, infrastructure, etc. Some taxes, however, are designed to influence behavior. We talked in our [post on Supply & Demand](#) how taxes can be used to reduce demand for unwanted behavior, like using cigarette taxes to discourage smoking. And tax deductions like the mortgage interest deduction are offered to encourage positive behavior (homeownership, in this case).

It's a popular idea to introduce “sin” taxes on undesirable behavior, because there is little downside for politicians who propose them. A city may introduce a tax on sugary soft drinks to help make people healthier. Since making everyone healthier seems like a noble goal, the government is able to raise taxes without upsetting people too much. So-called sin taxes do have downsides. As we've discussed before, raising the cost of certain activities reduces demand for them, but if the government has grown used to the revenues from those taxes, it will face budget deficits.

Another problem is sin taxes tend to disproportionately burden the poor. Taxes on activities like gambling and smoking impact the poor because they are more likely to gamble and smoke according to behavioral health studies.

Another thing to consider is that sin taxes are an acknowledgment of a basic economic principle: if you tax something, you'll get less of it. So if taxing cigarettes gets us fewer smokers, do property taxes discourage property ownership? Remember that while there is broad agreement that taxes do influence behavior in this way, the effect may vary greatly in magnitude.

Pigovian Taxes

An externality is a cost or benefit to 3rd parties in a transaction. The concept was introduced by economist Arthur Pigou, which is where the term “Pigovian” comes from.

A Pigovian tax might be a tax on environmental pollution caused by a factory. The factory sells its product to willing buyers, but the people who live nearby bear the cost of the pollution. So the factory’s activity might be taxed to compensate for the damage they are doing and to influence them to output less pollution. Another example of a negative externality might be traffic congestion. A city might impose a Pigovian tax on vehicles or gasoline. This tax might help pay for roads, and also discourage unnecessary driving and ease traffic congestion.

Taxes and Bankruptcy

If you owe back taxes to the IRS, the consequences can be severe—tax evasion can land you in hot water. Simply put, it is almost impossible to get out of paying your taxes.

In some very limited circumstances, a tax debt might be wiped out or discharged when you file for Chapter 7 bankruptcy. To answer questions on taxes and bankruptcy we recommend you contact a qualified attorney.

If bankruptcy seems like your only option, you can call us for [bankruptcy counseling and education](#), but we do not provide legal advice, so we urge anyone considering bankruptcy to seek the services of a qualified attorney.

Tax Liens

In many cases, failure to pay taxes will result in a tax lien being placed on property. That means the IRS has a legal claim on your property until you pay what you owe. A lien shows up on your credit report and will affect your ability to get loans or credit. It will make it difficult to sell or lease property, since the IRS typically has the priority claim on property they place a lien on.

The only true way to get out of a lien is to pay, though there are circumstances where the IRS may ‘withdraw’ the lien. If they do this, you still owe them and you are expected to pay. They might do this to make it possible for you to sell property, thereby giving you an opportunity to make the money needed to pay them.

Tax Levies

A tax levy is different from a lien in that your property is actually taken, or “levied” by the IRS. That includes garnishing wages or taking your property and selling it to satisfy your debt.

We’ve barely scratched the surface here; taxation is a very large subject! Tax law is complex and the IRS should be taken seriously. We suggest being very careful in any kind of negotiation to repay or settle outstanding taxes due.



MAKE BREAKFAST HEALTHY

SOURCE: UT EXTENSION PUBLICATION W 922-F

Why eat breakfast? Eating a healthy breakfast helps you get important nutrients your body needs. People who skip breakfast often miss the opportunity to get nutrients like calcium, potassium, fiber, folate, iron and vitamin B12. Eating breakfast is also important if you have children or teens. Children who eat breakfast may do better in school, both in their grades and their behavior. Eating breakfast may help with weight loss or help you stay at a healthy weight.

EGG MUFFINS

Servings: 12

This basic recipe provides protein that helps keep hunger away for longer periods than a breakfast with a lot of carbohydrates and little protein.

- Non-stick cooking spray
- 12 large eggs
- 1/2 cup onion, chopped
- 1/2 cup bell pepper (green or other colors), chopped
- 1/2 teaspoon kosher salt
- 1/4 teaspoon ground black pepper
- 1/2 cup cheese, shredded (cheddar or any type)

Add Ins: chopped vegetables (tomatoes, spinach, mushrooms, broccoli), chopped lean ham crisp bacon, 1/4 teaspoon spices or dried herbs (garlic powder, basil, oregano), salsa (in the mixture or as a topping)

1. Heat oven to 350 F. Spray muffin tin with non-stick spray or line with paper muffin liners.
2. Beat eggs in a large bowl. Stir in onion, green pepper, salt and pepper.
3. Add cheese and any other ingredients you prefer.
4. Fill each muffin cup about 3/4 full with egg mixture.
5. Bake until muffins have risen and are slightly browned and set, about 25-30 minutes.
6. Store extra muffins in the refrigerator up to four days or freeze.

Nutrition information per serving: 114 calories; 4 g saturated fat; 9 g protein; 1 g total carbohydrate, 0 g dietary fiber, 0 g added sugars, 98 mg calcium, 227 mg sodium



What is a healthy breakfast?

GRAINS

Tips: Choose whole grain products more often than refined grains. Check the ingredient list for whole grain ingredients.

Examples: Whole wheat toast, English muffins, waffles or tortillas; oatmeal.

DAIRY

Tips: Look for low-fat or fat-free dairy products.

Examples: Skim or 1 percent milk, low-fat cottage cheese, low-fat cheese, low-fat, low-sugar yogurt, calcium fortified soy milk.

PROTEIN

Tips: Look for lean protein foods that are lower in saturated fat and calories.

Examples: Eggs, peanut butter, lean deli meat, dried beans.

FRUITS

Tips: Fresh, canned or frozen fruits are all good choices. Choose fruits canned with juice instead of syrup and 100 percent fruit juice to reduce added sugars.

Examples: Canned fruits such as peaches or pears, frozen berries, whole fruits like apples or bananas, 100 percent fruit juice (in small amounts).



VEGETABLES

Tips: Choose fresh, canned or frozen vegetables. Avoid extra sodium by choosing low sodium canned vegetables and rinsing canned vegetables before cooking.

Examples: 100 percent vegetable juice, chopped vegetables added to scrambled eggs, omelets or omelet muffins.

For a balanced breakfast, combine foods from at least three food groups:

Examples:

- Whole wheat bagel with peanut butter and low-fat milk
- Low-fat yogurt with berries and a whole wheat waffle
- Oatmeal topped with nuts and dried fruit
- Whole wheat tortilla with scrambled eggs, black beans, salsa and low-fat cheese
- Whole wheat bread with lean turkey, low-fat cheese and tomato
- Low-fat cottage cheese with canned peaches and a slice of whole wheat toast
- Boiled egg with tomato juice and a whole wheat English muffin
- Whole wheat waffle topped with berries or applesauce and low-fat milk
- An apple and a Western omelet with green peppers, mushrooms, and onions

My Breakfast Combinations:



TIPS TO MANAGE TECHNOLOGY WITH YOUTH

SOURCE: UTAH STATE UNIVERSITY EXTENSION

Children are spending more time with screen media than ever before, and at younger ages. According to the American Academy of Child and Adolescent Psychiatry, the average child ages 8-12 spends 4-6 hours watching or using screens (2020). Teens spend up to 9 hours, and research also suggests that they spend an average of about one hour daily on social media.

While there is no direct causation between the amount of screen time and negative outcomes, research highlights some correlations. Excessive screen time may lead to challenges such as not enough outdoor or physical activity, less interaction with family or friends, sleep challenges and increased mood problems (depression, anxiety, etc.). In addition, youth may be exposed to developmentally inappropriate content, cyberbullies and predators, and other concerning content.

Despite this, it is also important to recognize that not all screen time is bad. In fact, there are many benefits and opportunities of media use. For example, use of media can help youth to stay connected with friends or family, promote social support and inclusion, and provide educational opportunities.

Parents play a critical role in helping their children effectively navigate an increasingly digital world. Consider the following tips and how they may apply to your family situation.

- Set limits. The American Academy of Pediatrics and World Health Organization encourages families to ensure plenty of time for active, rather than sedentary activities and for interacting with others. While there really isn't a magic number for how much screen use is appropriate for each child, it is important that it is high quality, age appropriate, and there is parental engagement in what is being viewed.
- Select high quality media. While not all media needs to be "educational," you can maximize screen time by helping youth to find media that helps them think critically, develop their creativity through creating new content (i.e. songs, art, etc.) or helps them connect with the larger world in related offline activities.
- Screen time shouldn't always be alone time. Watching and playing together can help to increase social interactions, learning, and bonding.
- Create boundaries and tech-free zones. Keep family mealtimes and other social and family gatherings screen-free to build social bonds and engage in two-way conversation. Because electronics can be a potential distraction after bedtime and interfere with sleep, consider keeping screens out of the bedroom areas. You may want to use an inaccessible place to charge electronics at night, or download apps that disable the device at bedtime to remove temptation from using screens at night.
- Strive to be good digital citizens. Discuss expectations of how to act responsibly online and what to do if they see inappropriate content.
- Warn children about the importance of privacy and dangers of predators. Youth need to know that once content is electronically shared they will not be able to remove or delete it completely. Teach youth about privacy settings and be sure to monitor their activity to keep them safe.
- Establish consequences for problematic behavior. If your child is having a hard time putting a phone away when you ask, watching inappropriate content, or engaging in other inappropriate media-related behavior, consider instituting temporary time or location limits.
- Model the manners and behavior you want to see. Avoid texting in the car. Model good digital citizenship in your interactions with others online. Limit your own media use.
- Create a family media plan. Having agreed upon expectations can help you to establish healthy boundaries with technology in your home. Create a family media plan that promotes open family discussion and consistent rules about media use. As part of this plan, you can set individual or family rules, including topics such as balancing screen time/online time and other activities, boundaries regarding content, and disclosing personal information. Having these conversations encourages age-appropriate critical thinking and digital literacy.

Media and digital devices are an integrated part of our society today. They can be a wonderful resource in a variety of ways, but they can never replace the benefits of face-to-face interactions and learning. By utilizing the tips provided in this article, you can help youth reap the benefit of digital resources while keeping the benefits of personal interactions and learning at the forefront of youth experiences.





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



TENNESSEE ASSOCIATION FOR FAMILY AND COMMUNITY EDUCATION

What is TAFCE? The Tennessee Association for Family and Community Education (TAFCE) is an organization of volunteers who work together to build strong families and communities. Local FCE clubs throughout the state of Tennessee are divided into three regions: western, central and eastern. Educational materials are created and utilized to strengthen knowledge and expertise. Resources are provided to develop leadership skills, enabling people to make a difference. Ultimately, FCE strives to make our homes and communities a better place in which to live!

TAFCE Mission: To strengthen the home and community by improving the quality of life of individuals and families through continuing education, leadership development, and community service.

To Learn

During hands-on workshops and monthly meetings, educational programs are presented. Topics are varied and relate to current issues, changes in technology, health, safety, nutrition, family economics, and more.

To Lead

Members have the opportunity to lead by serving as officers or on committees. Family and Community Leadership (FCL) training is offered to prepare members to contribute to public policy and decision making.

To Serve

Each year FCE offers projects designed to make a difference in the lives of families in the local or broader communities in which we live. FCE members have the opportunity to share and serve, working closely with other local organizations.

To Have Fun!

Fun, laughter, and friendship abound at every FCE gathering. Meetings, work sessions, camp or retreat, trips, conferences...all are occasions for fellowship and exploration of new places, activities, and new ideas!

State Projects: TAFCE encourages participation in state projects in the areas of education, community action and leadership. A longtime emphasis in education has been the support of literacy, libraries, and the Dolly Parton Imagination Library. There are countless opportunities for community service, often determined by specific, local community need. The leadership area has recently been added to encourage teaching, mentoring, and assisting with 4-H programs and the Family and Community Leadership (FCL) program. A recent statewide community service project was Masks of Love. In response to covid-19, members from across the state of Tennessee made facemasks in their homes for Emergency Management Departments, hospitals, health and rehab centers, first responders, community workers, school students, family and friends.

Humphreys County has two FCE Clubs, Buffalo & Friendship. For more information on how to join FCE and how we serve the county, contact Humphreys County FCE Advisor and Family and Consumer Sciences Agent, Denise Salonga at (931) 296-2543.

Upcoming Dates

february 2024

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2 American Heart Month Wear Red!	3
4	5	6	7 Friendship FCE Meeting 11:00 AM	8 Sr. High FCS Skill-a-Thon Practice 4-5	9	10
11	12 Sr. High FCS Skill-a-Thon Practice 4-5	13 Clover Chefs 4-6 PM	14 Buffalo FCE Meeting 11:00 AM	15	16	17
18	19 Youth Sewing 9:30 AM-12:00 PM	20 Chair Volleyball Waverly Sr. Center 11:00 AM	21	22	23	24
25	26 Sr. High FCS Skill-a-Thon Practice 4-5	27 Cardio Drumming Waverly Sr. Center 11:00 AM	28	29		

