



## Family Living

# Alice's analysis



I was reading the NEBLINE this evening and got the feeling that spring and summer are right around the corner. The garden, musk thistle, 4-H news, county fair events, along with my calendar, tell me I will be busy with our grandchildren soon. They had a 4-H Speech Contest in March; Song Contest will be in April. So, I will soon be back in the swing of 4-H things. Yes, I think summer is about here.

February was health month. I attended a meeting where they talked about the medicines we are taking. It reminded me of a guest speaker we had two years ago on medicine. They both discussed some of the same things. Number 1: Always carry a list of your medicine in your billfold. Number 2: When you go to a new doctor, take your prescription bottles. Number 3: When taking a trip, put your prescription bottles in your purse or carry-on bag. Keep them with you at all times.

FCE scholarship applications are due April 1 to the Lancaster County Extension Office. I hope you have told students about the scholarship we are offering.

FCE state meeting will be in Hastings, June 11-13. I hope we have a nice-sized group going...Make plans soon.

Let's all think "a nice spring."

Alice Doane, FCE Council Chair

Nebraska Association for Family & Community Education

### Scholarship applications due

FCE scholarship applications are due April 1 to the Lancaster County Extension office.. (AH)

### Playhouse night cancelled

FCE Night at the Lincoln Community Playhouse for April has been cancelled due to lack of ticket sales. (LB)

# A food, nutrition and food safety workshop for child care centers

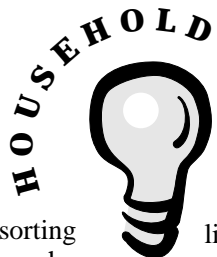
Child care center staff can learn more about nutrition and food safety issues for children by attending "Food, Nutrition and Food Safety Update '96 for Child Care Centers." This two-session workshop will be held April 10 and 24, 1 to 3 p.m. at the Lancaster Extension Conference Center.

This workshop is sponsored by the University of Nebraska Cooperative Extension in Lancaster County; Lincoln/Lancaster County Health Department and Nebraska Department of Education Nutrition Services. Participants will learn more about such concerns as fat in children's meals, snack ideas, reducing the amount of time spent in food preparation and serving safe food.

Preregistration is required by Wednesday, April 3; call 441-7180 for a registration form or more information. The workshop fee is \$10. (AH)



The well-known laundry problem, "tattletale gray" is the result of using too little detergent to remove the soil, not using hot enough water or not sorting loads properly. After washing, if a stain is still left on a garment, do not dry the garment



HOUSEHOLD HINTS

in the dryer; the heat from the dryer may permanently set the stain. Treat the stain again with a pre-soak or pre-wash laundry product, a liquid detergent, or a paste made from granulated detergent and water. Then, wash the item again. (LB)

# Expanded Food and Nutrition Education Program (EFNEP) provides help to teenage moms

Pregnant and parenting teens learn basic nutrition skills from EFNEP nutrition advisors that encourage healthy lifestyle practices for the teen and their child. EFNEP is one of many agencies who work cooperatively to provide pre-natal and post-natal support to maximize the chances for a healthy baby.

EFNEP nutrition advisors know that babies who are born weighing less than 5 1/2 pounds are 40 times more likely to die during the first month of life than babies who weigh more than 5 1/2 pounds.

Expectant teens who participate in EFNEP learn about the importance of early pregnancy and routine visits to a health care professional. Teen mothers have unique needs since their bodies are still growing, along with their unborn babies. They learn about the importance of eating healthy foods for both themselves and their baby. Nutrition advisors also help teens understand the impact that smoking, drinking and drugs have on their unborn child. EFNEP advisors also share insights about breastfeeding and bottle-feeding infants.

These educational lessons are taught in group settings and/or one-on-one depending on the needs of the teen parent. For example, Nobuko Nyman, nutrition advisor, has provided food preparation classes for the Teaching and Learning with Children (TLC) monthly group

meetings for the past nine years. This is one of several teen parent support groups which EFNEP serves.

For more information about nutrition education programs for pregnant and parenting teens, contact UNL Cooperative Extension in Lancaster County.

YWCA teen parents prepare stir fry with EFNEP Nutrition Advisors.

# Staying afloat on a sea of debt



### Why is debt such an important issue?

Statistics reveal that 80 percent of people who divorce do so because of financial problems; they will do so again within three years of remarrying.

Similarly, the same percentage of people who go bankrupt will repeat the process. People should avoid such financial and marital disasters by getting rid of high-interest debt that causes an enormous stress.

**Step-by-step actions to take:** Sit down and make a list of all current credit card debt and the interest rate of each card. List the highest interest rate card first, the next highest rate second, and so on. Then, list all other loans, such as auto, boat, furniture, student loans, business loans, mortgage, etc. Once you

have a clear picture of your debt situation, you can create a written plan to start eliminating these debts:

**1. Start with credit cards.** These are the most burdensome because of the higher interest you pay compared to other types of debt. *Stop adding purchases to your credit cards.* If you don't have the cash to pay for the item you want, wait and save until you can pay cash. For some, this will be an exercise in discipline that may well be overdue.

**2. Try to consolidate all of your credit cards into one low interest rate card.** This is done by applying for the lowest rate card that can be found. Once you've received this new low rate card, transfer your existing debt from the remaining cards to your new low interest rate card.

*Once you've accomplished this step get rid of the old, high rate cards.* Call each credit card company, asking them to close your account. Make sure they record it on your credit report as "closed by the consumer" so it doesn't appear as though the credit card company closed your account because of late or delinquent payments.

**3. Take the amount of monthly payment used to pay off your credit card and now apply that to your next highest interest rate debt.** If this is a car loan, adding this amount to make extra principal payments each month will speed up the process of getting rid of these debts. Do the same thing once the car loan is paid off. Apply that total monthly payment to your next debt.

## Key money ideas:

1. Learn to discipline habits by living within your means.

2. Save at least ten percent of everything you earn.

Pay yourself first.

3. Spend smarter; learn to cut costs in the following areas:

a. cut credit card spending;

b. eliminate debt on consumable and depreciating items such as cars, furniture, expensive clothes, eating out too often, expensive vacations;

c. cut costs by getting the right type of insurance: term versus whole life; raise your deductibles; and eliminate duplicate insurance on automobiles.

4. Before taking on debt, stop and consider the consequences.

5. Strive to become the lender instead of the borrower.

6. The only good use of debt is to create wealth.

