

FAMILY & COMMUNITY EDUCATION (FCE) CLUBS

Presidents' Notes—Bonnie's Bits

Bonnie Krueger
FCE Council Chair

March we think of spring rains, wind, kites and, of course, St. Patrick's Day—luck of the Irish, wearing of the green, marching, dancing and making merry. The Irish rejoice, while the rest of the world smiles to those wonderful music tunes of "Ole Ireland," "When Irish Eyes are Smiling," "My Wild



Irish Rose" and oh, yes "Who Threw the Overalls in Mistress Murphy's Chowder."

Have you ever wanted to play music? It is not too late, they say you can't teach

an "old dog" new tricks, but that's not true. Join me this month at the Critchett Lowrey Store, 1405 North Cotner Blvd. on Mondays at 1 p.m. and hear the music you

could be playing too. You will meet lots of senior citizens. Music not only fills the heart, but it also heals the heart.

The March Council meeting will be March 24. Club presidents will be receiving further information soon. All FCE members are welcome to attend the Council meetings. The March meeting will have a different location than usual so watch for your letter. Happy St. Patrick's Day!



FCE News & Events

FCE Leader Training, Feb. 28

The next FCE and community leader training is scheduled for Thursday, Feb. 28, 1 p.m. The program "Make Every Drop Count" will be presented by Lorene Bartos, extension educator. This program focuses on the many effective ways to conserve water in your home. Conserving water can help preserve the quality and quantity of available water and may reduce use and utility costs. Non-FCE members should call Pam at 441-7180 so materials are available for your members.

March Council Meeting, March 24

Mark your calendar for March 24 for the March Council meeting. The



At the January Family and Community Education (FCE) Council meeting, the following officers were installed for 2008 (left to right): Bonnie Krueger—President; Joy Kruse—Secretary; Clarice Steffens—Treasurer; Irene Colborn—Vice President and (not pictured) Alice Doane—Historian

meeting will have a different location than usual. Presidents watch for a letter in the near future with all the information. All FCE members are welcome to attend the Council meetings.

District Meeting

The Southeast District FCE meeting will be held Wednesday, April 23, 9:30 a.m.—2 p.m. at the Lancaster Extension Education Center. Watch for details next month.



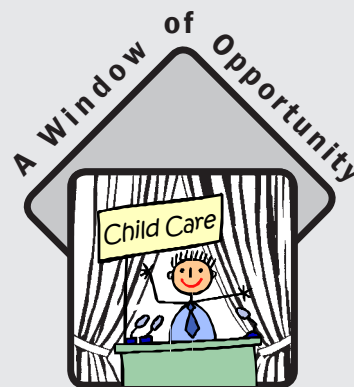
by Lorene Bartos, UNL Extension Educator

Many uses for Baking Soda

Baking soda can help with cleaning around the home. It is inexpensive and non-toxic.

Use it to:

- remove grease from walls and appliances
- deodorizing carpets
- cleaning bathroom sinks and tubs
- clean drains — pour ¼ cup soda, and 1 cup vinegar down the drain, followed with hot water
- minimize odors in the refrigerator



Child Care—the Great Debate

A conference for those who provide child care.

In-service hours will be given for this conference.

Saturday, March 29

8 a.m. to 3:30 p.m.

**Lancaster Extension Education Center
444 Cherrycreek Road, Lincoln, NE**

Speakers include:

- Jean Krejci, Lincoln/Lancaster County Health Department
- Pat Urzedowski, Department of Health and Human Services
- Jennifer Buehler, Music Therapist
- John Chapo, Lincoln Children's Zoo

Cost is \$15

**For more information, call 441-7180
Pre-registration is due March 17**

Setting Financial Goals Aids Financial Security

Financial security is a dream for most people. To turn a dream into a reality, start on the road to financial security by setting financial goals. Taking more control of spending and where money goes can result in surprising accomplishments toward financial independence.

Money management is about using what you have to get what is wanted—goals. No one can have everything, but good management can help get the things wanted most. Choosing a goal that is personally important helps motivate to work to reach it. Don't be afraid to set goals that aren't easy. After all, the purpose of setting goals is to accomplish more with money now than in the past.

People always are more willing to help if they've been involved in the decisions. Adults, teens and children all can be involved in discussions about what is most important to the family instead of only the adults making the determination. The possibility of achieving goals increases tremendously when everyone

is involved.

Most people have goals important to them now and other goals important for the future. Financial experts put goals into three categories for the amount of time it will take to reach them or when the money will be available: short-term, intermediate and long-term. All three categories of goals aren't necessary—even some financial experts use only short-term and long-term goals. Don't get hung-up on categorizing goals, but do what makes the most sense. Just remember to think of more immediate needs and wants as well as those in the future. Big-ticket goals costing more money, such as a comfortable retirement or children's education, may be possible only by working toward them for many years. Setting benchmarks helps attain those goals, such as having a certain amount saved for retirement in five years, in 10 years and in 20 years.

Gathering information about costs and debts can help when setting goals. Knowing the amount of debt, loans

and payments owed can help when deciding if debt reduction should be an important financial goal. It also helps to ask questions about savings, like how much is saved and if it is enough. Evaluating goals and writing them down also helps achieve those goals.

Sometimes goals clearly are unrealistic. For example, a family with a monthly income of \$3,000 and spending \$2,900 a month on basic living expenses would find it unrealistic to save \$500 a month for various goals. Unreachable goals may lead to discouragement and giving up. Make sure goals are at least possible even if it's a stretch to reach them.

If goals seem unrealistic, change them. If someone saves \$10,000 a year for retirement, but decides it isn't possible, perhaps he or she can adjust the goal and save \$5,000 a year instead. If a student wants to pay off student loans in two years but decides it's unrealistic, he or she could decide to pay them off in four years. Revise goals by writing them again with specific target dates and dollar amounts.

Writing down a commitment to continue with goals can be useful, but usually people begin down the road to financial security with a desire to increase their savings or reduce their debt. Always ask: How much is saved? How much debt is being paid?

Most people have many goals. It's important to work hardest on the goals that are most important. For example, with five goals, rank them from one through five. Or divide goals into three groups: highest importance, medium importance and lower priority. Short-term goals are targeted sooner than long-term goals, but it doesn't mean they are more important. More than one goal can be worked on at a time, but it's a good idea to be clear about the highest priorities.

To help track progress toward paying down a debt, University of Nebraska—Lincoln Extension offers several worksheets online at <http://paydowndebt.unl.edu>

Source: Kathleen Prochaska-Cue, Ph.D., family economic specialist

TIPS FOR MANAGING AND REDUCING DEBT

- Look for temporary sources of income if possible
- Look at ways to reduce expenses
- Pay at least the minimum on debt and loans (Don't want to have extra charges)
- Contact creditors before you miss a payment
- Do not go shopping, just for something to do.
- Learn about community resources.
- Make having an emergency fund a priority.
- Do not use credit for day to day expenses.
- Avoid credit as a way to live beyond your means.
- Make sure you know all of the credit charges and rates of interest.
- Know what it costs to live. Keep records of your expenses.
- Plan for larger expenses by saving each month.
- Challenge the whole family to find ways to save money.
- Look for low cost forms of entertainment.
- Don't carry cash. It has a tendency to disappear.
- Wait at least 24 hours for any large purchase.