



EXTENSION

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In this issue

- Financial Planning
- Peach Preserving
- Re-grow Vegetables
- Dates to Remember

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STRENGTHENING OKLAHOMA FAMILIES

Family and Consumer Science News

Financial planning helps family caregivers protect their future



For many families, family caregiving begins in an emergency; a parent has a stroke or breaks a hip and is no longer able to live alone. This is one reason why it is essential to be thinking ahead. How can caring for a parent or loved one affect the caregiver's financial future?

Mengya Wang, Oklahoma State University Extension finance specialist, offers caregivers some tips on how to meet the needs of their loved ones while also protecting their own finances.

“Many family caregivers underestimate how expensive caregiving can be. Adult children may need to pitch in to help cover expenses for a parent or other family member,” Wang said. “Or, one of the adult children might have to reduce work hours or even step out of the workforce to provide care for an elderly parent or loved one. Consider how the change in income will affect your long- and short-term finances. Reducing work hours or quitting altogether will affect your income and contributions to your retirement accounts.”

Wang suggests creating two separate net worth statements – one for yourself and one for your loved one. This involves listing all assets and liabilities for each person to gain a clear understanding of both financial situations. Knowing each net worth can help determine how much each party can realistically contribute to caregiving expenses.

“In addition, developing two monthly spending plans – one for yourself and one for your loved one – can provide insight into the total financial requirements,” she said. “This process will help you assess whether reducing work hours or leaving your job is financially feasible.

Price out care options, including in-home help, adult day services, transportation and even home modifications necessary to provide a safe living environment for the care recipient.

“If your loved one has limited income or assets, check into Medicaid eligibility. In some cases, if the care recipient qualifies for Medicaid, a family member may be able to get paid for providing care,” she said. “Rules and benefits vary by state. Another option is to see what programs the care recipient is eligible for through the Area Agency for Aging.”

Also, a family member paying for care may be able to apply for dependent credit when filing taxes. Wang said the individual will need to show he or she is working. This works in the same manner as working parents who are paying for childcare and qualify for dependent credit. In addition, some medical expenses may be deductible when itemizing taxes.

When purchased early in life, long-term care insurance may be a good investment. These policies can offset costs for home care, assisted living or nursing home care, reducing financial pressure on family savings. However, this insurance isn't for everyone. Wang said premiums can be high and benefits vary, and individuals who would qualify for Medicaid may not benefit.

"For those who work, ensure you understand your rights through the [Family and Medical Leave Act](#). You need to know if you qualify for paid or unpaid leave when caring for a family member," she said.

Caregivers making financial decisions for family members must ensure they have the correct legal documents that are signed and notarized, such as a power of attorney. Talk to the care recipient's bank to discuss what documents are required. Also, keep those finances separate from personal finances.

"There is a lot to consider when caring for a loved one. It's a good idea to talk to an elder law attorney for guidance in putting a plan in place," Wang said. "While you want to ensure good care for your loved one, you must protect your financial future, too."



It's peach season! Fresh, juicy peaches are in abundance right now, and preserving them means you can enjoy that summer sweetness all year long!

Ways to Preserve Peaches:

- **Canning** – Make peach halves, slices, or jam.
- **Freezing** – Perfect for smoothies, pies, or snacks.
- **Dehydrating** – Create chewy, naturally sweet treats.

Food Safety Tip: Always use tested recipes from reliable sources like the USDA, National Center for Home Food Preservation, and OSU Extension. The right time, temperature, and acid levels help keep your home preserved foods safe and delicious.

VEGETABLES YOU CAN RE-GROW FROM YOUR SCRAPS



POTATOES

- Cut your tuber into small sections, making sure there's at least one eye in each section. (Leave small potatoes whole.)
- Set these sections out for one to three days to "scab" over before planting in the ground, which will prevent the tuber from rotting in the soil.
- Plant outdoors, eye facing up, once the threat of frost has passed. You can grow them in the ground or in a large container filled with well-draining soil.
- In a few months, you get to dig up a whole bunch of potatoes! One hundred percent worth it!



ROMAINE LETTUCE

"Buy one head of lettuce, and you'll never have to buy lettuce again!" they claim.

Leafy vegetables like romaine are super easy to regrow from scraps. The new plant parts, however, will be a far cry from the original.

Lettuce plants produce new leaves from the center of the plant. So if you stick the base of your romaine heart in water, it will send up new leaves. I have to say, these leaves are some of the most bitter I've ever tasted. Also, those older, outer leaves will never regrow, so you're never going to get the same beautiful head of lettuce you brought home from the store. Your plant will likely go to seed quickly. You can at least **save the seeds**.

So yes, you can grow more lettuce from the base of the romaine, but it's not really worth your effort or kitchen countertop space to wait a few weeks to regrow some bitter lettuce.



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Family & Consumer Sciences helps communities, families, youth and individuals address issues of health, wealth and well-being through research-based Extension education and programs that are proven to work.

DATES TO REMEMBER.

Monday October 20th, 2025 – 10am

OHCE Fall Council Meeting

Newsletter Editor:

Tala Winkler

Tala Winkler

Extension Educator,
Family & Consumer Sciences and 4-H

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"Persons with disabilities who require alternative means for communication or program information or reasonable accommodation need to contact Loren Sizelove at 580-625-3464 or loren.sizelove@okstate.edu at least two weeks prior to the event."

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