



## STRENGTHENING OKLAHOMA FAMILIES Family and Consumer Science News

### Helping children learn good money habits

Learning is a life-long process, adding new knowledge to what already has been acquired. While reading, writing and arithmetic are part of the core curriculum in schools, financial education also is important. Although Oklahoma requires some financial education in order to graduate, money management principles should start and be reinforced at an early age at home.

Cindy Clampet, OSU Extension assistant family resource management specialist, said the principles of earning, saving, and investing can be taught at home in a variety of ways.

“Start by giving small children money for purchases at the store. Letting them see that they’re exchanging coins for the candy they want teaches them money has value,” Clampet said. “The next lesson is teaching them the value of money is tied to effort or work. By paying them for extra chores, they learn that money represents a certain amount of work.”

It can be a real eye-opener for a child who wants a \$200 item to realize that amount equals 28.5 hours working in the yard for \$7 per hour. One of two things will happen in this scenario – the child will be

more appreciative of the item or they’ll decide that much work isn’t worth owning it.

“Either way, the child learns that things cost money and won’t be handed over without putting forth some work,” she said.



Another way to help develop money skills is to set up a savings account. Go with them to the bank or credit union as they make deposits. They’ll get excited when they see the balance grow.

Clampet said by the time a child is in high school, they should set up a student checking account. This will enable them to learn to pay for their own expenses and budget their money. Student checking accounts typically have very low or no fees, but some with perks such as mobile money apps and transfer options. Some banks may require the student’s account be linked to the parent’s account or require a minimum balance. Check with the various banking institutions in your town and compare the benefits and drawback of each.

There are some good websites that have games and apps to help teach children about money. One site,

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## Slow Cooker Chicken Stew

### Ingredients:

Vegetable oil cooking spray  
3 (4 ounce) chicken breasts; boneless, skinless  
1/4 teaspoon salt  
1/2 teaspoon pepper  
1 cup chicken broth; fat-free, low-sodium  
2 Tablespoons balsamic vinegar  
1 Tablespoon fresh, minced garlic  
1 medium onion, chopped  
1 large russet potato cubed  
4 carrots chopped



1. Lightly spray the slow cooker with cooking spray.
2. Lay the chicken breasts on the bottom of slow cooker and add salt, pepper, and chicken broth.
3. In a small bowl, mix balsamic vinegar and garlic; set aside.
4. Add onion, potato, and carrots to the slow cooker.
5. Pour balsamic vinegar on top and cook on low for 6-8 hours or until it reaches an internal temperature of 165 degrees Fahrenheit.

4 servings: 230 calories, 3g total fat, 5g saturate fat, 60mg cholesterol, 370mg sodium, 25g carbohydrate, 4g fiber, 6g total sugars, 23g protein.

Source: Dinner Tonight Texas AgriLife

## Lift Your Spirit

*Replace negative thoughts with positive ones. Instead of focusing on your joint pain and how it limits you, focus on what you can do.*



**Be grateful:** Begin each morning by thinking of five things for which you are grateful, and end each day by thinking of five more.

**Focus on the present:** unhappiness often derives from our inability to control the past or future.

**Treat yourself better:** cut the criticism and negative self-talk, and talk to yourself as you would your best friend.

**Take action:** instead of waiting until you're in a better mood to take a walk in the park, go to the park anyway. A better mood may follow.

**Focus on others:** Helping a neighbor or volunteering for a cause can take your attention off of your own troubles.

**Get involved:** join a book club, sign up for a yoga or pottery class or attend a place of worship.

**Seek support:** find a local support group or online forum for people with your interests.

**Use technology:** while face-to-face meetings are best, technology can make connecting easier. Connect on social media, video chat or text.

Source: Arthritis Foundation, January 2020

## Helping children learn (continued from page 1)

[www.moneyprodigy.com](http://www.moneyprodigy.com), links to games and activities geared toward children from age 4 to high school. Clampet said some of the games are as simple as putting together a puzzle of dollar bills or coins, while others require the child to count coins and choose the correct sum from a multiple choice list. Other games teach about the hazards of payday loans, earning money as an Uber driver or budgeting for a month given a pre-set income. The links for all of these games can be found at [www.moneyprodigy.com](http://www.moneyprodigy.com).

For those who may be a little tired of screen time due to online clas-

ses, try something old school such as the board games Monopoly and Life. New games that are highly recommended for teaching money skills are Act Your Wage, Franklin's Fortune, Pay Day and Managing My Allowance.

"Take advantage of this extra time at home with your children to teach them money skills. The things they learn now can be a valuable investment in their financial future," Clampet said. "Plus, you'll get the added benefit of spending extra time with your children and passing on your values about money."

# Winter is Coming: Preparing for Flu Season During COVID-19

Learn about the difference between colds, flu and COVID-19

Fall is here, with winter not far behind. That means colder weather, sweaters, hot chocolate and, unfortunately, that time of year known as “sick season” – a time where there are greater incidences of allergies, colds and the flu. In previous years, this time of year may have seemed more a nuisance since no one has time, nor likes to be sick. However, this sick season will be further complicated by the COVID-19 pandemic. With the multitude of information available, it may be hard to understand what you need to do to prepare for the upcoming sick season.

How do you tell the difference between the flu and COVID-19? In short, it is difficult to tell the difference between the two without a diagnostic test. Both the flu and COVID-19 are respiratory illnesses with similar symptoms. These can range from fever, cough, shortness of breath or sore throat to runny nose, fatigue or vomiting and diarrhea. It is important to note that symptoms will vary from person to person.

What should you do if you are feeling sick? Whether or not you think you have the flu or COVID-19, it is important to follow the steps outlined below:

1. *Call your doctor – If you have any symptoms, call your doctor. It is important to call the doctor BEFORE going to their office. They will provide some recommendations. There is a chance they may recommend you be tested for the flu and COVID-19.*

2. *Be sure to quarantine – Flu and COVID-19 are spread through infected droplets and particles in the air. If you feel ill, make sure to isolate yourself to slow the spread to other individuals. It can take several days until test results are received, so it is important to self-isolate until you have a diagnosis. The Centers for Disease Control and Prevention recommends isolating until you have met the following: 10 days since your symptoms first appeared; 24 hours with no fever without the use of fever-reducing medications; and other symptoms of COVID-19 are improving.*

## WHAT CAN YOU DO TO PREPARE?

1. **Get a flu shot** – It is possible to have COVID-19 and the flu at the same time. A flu shot can help reduce your risk of contracting the flu. Each year’s vaccine contains three to four inactive influenza strains. These help spur your body to create antibodies that can help fight off a real virus. Experts recommend getting a flu shot in September or October – though it is never too late to get a flu shot.
2. **Care for yourself** – Make sure to get proper nutrition, plenty of rest, regular exercise and manage stress. All of these steps can help improve immune health to help fight off any virus. Stress has repeatedly been shown to suppress the immune system. If you are struggling with managing stress, consider taking up some kind of activity like yoga, tai chi, or meditation.
3. **Nip seasonal allergy symptoms in the bud** – Vaccines can help some respiratory infections, but they do not prevent airborne allergens like ragweed or pollen from triggering allergy symptoms (ex. runny nose, sneezing). If you struggle with these symptoms, start your usual medicines before symptoms show up or at the first sign to prevent or stop the inflammation before the symptoms escalate.

4. **Check your temperature** – Fever is a key symptom that helps clinicians make diagnoses and decide the level of care needed. A true fever is defined as a temperature at or above 100.4 F or 38 C. If you have a slight fever, your physician may tell you to rest, drink plenty of fluids and “watch and wait” to see how the symptoms develop. Remember that COVID-19, colds and flu are all caused by viruses, so antibiotics will not treat them.
5. **Familiarize yourself with any online tools** – Many medical offices are now offering telehealth appointments, even for routine care. These services can help avoid exposing yourself or others to illness. Also, the CDC has created a coronavirus self-checker to help you make decisions on when to seek testing and medical care. Follow the link for the self-checker: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/coronavirus-self-checker.html>
6. **Continue following coronavirus precautions** – During this season, it is more important than ever to wash your hands frequently, clean and sanitize high traffic areas, wear a mask and maintain physical distance (at least 6 feet) from others.



It is important to follow these guidelines and recommendations even if you have been previously diagnosed with COVID-19. The data is unclear whether or not you can contract COVID-19 again or carry it to others. Following social distance and coronavirus precautions can help protect you, your family and your community.

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# Dewey County OHCE Notes



What a year 2020 turned out to be . . . We won't rehash all of the details but we do recognize that between the pandemic, unusual weather, and various other issues we have found ourselves

in uncertain and "not normal" times. We have learned to be flexible and to extend grace to ourselves and to others, realizing that everyone is doing the best they can under the current conditions. Local and county OHCE groups are holding meetings, or not, when the members feel that conditions are favorable. Plans are being made, with the knowledge that the plans may have to change, and the hope that everything will get better soon.

Officers of local clubs and the county OHCE group have been carefully monitoring local situations and current CDC and health department guidelines. In person meetings are being scheduled when safety concerns are met. You can check with your local club officers to determine when you club will meet. The county extension office is open and providing monthly lessons and other information on request.

The district meeting is scheduled for March 25th in Fairview. Hopes are that the meeting will be able to be an in-person meeting. Watch for additional details.

# Change Your Idea of Organized!

1. Shed the idea that you are either organized or not, that you have it together or you don't. Organizing is an ongoing practice, which means you're never done.
2. Find a spot that causes you the most stress or wasted time. Get five boxes (or grocery bags or laundry baskets). Label each with one of these categories: donate, trash, recycle, shred, and other rooms.
3. Store like with like. Once you have cleaned out, put back and thrown away what doesn't belong. Store things that go together... together!
4. Get creative with containers. Make sure you are using the right size and the right type. Not everything belongs in a plastic tote.
5. Put a label on it.
6. STOP paper clutter - unsubscribe! Open mail and shred immediately!
7. Even the most organized people have a utility drawer! Make your drawer work better by fitting it with small containers that bring order to loose bits and pieces.



Sources: Pottawatomie County, OK. *Strengthening Oklahoma Families* Newsletter. Jan./Feb. 2020. Better Homes and Gardens; 2020

## Asian Beef and Noodles

### Ingredients:

- 1 1/4 pound ground beef
- 2 packages (3 oz.) oriental-flavored Ramen Noodles, broken up
- 2 cups frozen vegetable mixture (broccoli, carrots, red pepper, water chestnuts)
- 1/4 teaspoon ground ginger
- 2 Tablespoons thinly sliced green onion

- Brown ground beef 8-10 minutes or until no longer pink. Remove beef with slotted spoon; season with one seasoning packet from noodles. Pour off drippings.
- Place noodles in skillet. Add vegetable mixture, 2 cups water, ginger and remaining seasoning packet; bring to a boil.
- Reduce heat; cover and simmer 3 minutes or until noodles are tender, stirring occasionally. Return beef to skillet; heat through. Stir in green onion.



433 calories, 19g fat, 95mg cholesterol, 267mg sodium, 31g carbohydrate, 4.1g fiber, 34g protein

Source: Pottawatomie County OSU Extension. *Families Matter* Newsletter. January 2020

## Exercise Activities to Get Your Child Fit & Healthy:

### Races:

Get creative with the type of race. You can have a three-legged race, a one-legged race, a crab walk race, etc. Skipping jump-rope races are great, too!



### Obstacle course:

It's an exciting way to exercise! Use some chalk to draw out a course.

### Hunt!

This can be either indoor or outdoor! Just place toys or treats hidden in different places and start your child off with the first place.

### Dance!

Just put on some music, get some preferably healthy snacks and gather up your child's friends! You now have your very own dance party.

### Walk:

If you have a dog, divide the daily responsibilities of walking it. If you don't, practice going for strolls in the park or walking to the grocery store instead of taking a vehicle. Walk as much as you can with your kids.

### Hula Hooping:

For some reason, children love hula hoops! Just teach them how to do it and they won't be able to get enough.

### Blow off that steam!

We're used to the tantrums our kids throw, right? What if you asked them to throw these temper tantrums on purpose when they're in a good mood? It will actually help them both psychologically and physically? It may sound a bit crazy, but when they kick and run and jump and scream, they're getting tired because of the energy they're spending. This also helps them get out all their pent up anger and emotion without them even realizing it.

*Source: <https://flintobox.com/blog/child-development/exercise-games-kids>*

### Creamy Vegetable Soup

- 16 oz broccoli
- 3 cups cubed potatoes
- 1 onion, chopped
- 1 cup 2% milk
- 2 cups chicken broth
- 8 oz. reduced-fat processed cheese spread, cubed
- 1/4 teaspoon pepper



Combine first 5 ingredients in a large saucepan; bring to a boil. Cover, reduce heat and simmer 6 minutes or until vegetables are tender. Stir in milk and cubed cheese. Continue stirring until cheese melts.

Source: adapted from Cooking Light, 5 Ingredient, 15 minute cookbook



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**OHCE CALENDAR - -**

**January lesson:**  
*Easy, Inexpensive, Sewing Projects*  
 January 15 - State award and report forms due in county office

**February lesson:**  
*Skin Care and Protection*  
 February 13-16 - County livestock show

**March lesson:**  
 March 25 - District meeting  
**Pollinators and Gardens**

**Check with your local club for meeting dates and times.**



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