



OCTOBER/NOVEMBER 2025

EXTENSION

STRENGTHENING OKLAHOMA FAMILIES

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.

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“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.”

Barn Quilt Workshop

Class will be held October 25 from 9-4 to complete a 2 x 2 ft barn quilt suitable for outdoor display. All materials, food and snacks, patterns and paint are included in the \$50 fee. Enroll by October 17 so materials can be prepared. Six must enroll for the class to be held.



OHCE Enrollment Time and Local Officer Elections

All Members should complete new enrollment forms each year to capture updated information such as a new phone number, address, email, etc. County Dues are \$16.00 which include \$12.50 state dues and \$3.50 county dues.

Each group Treasurer will turn money and forms into County Treasurer before October 15th. One check per group. We also need each group's officer names to add to the yearbook for 2026.

Leader Lesson Ballot

Attached in this newsletter is the OHCE Lesson ballot for 2026. Follow the instructions and return one for each member by November 1. Thanks, and if you have any other ideas or suggestions, please add them on your ballot. All ideas are greatly appreciated.



Stay Strong Stay Healthy Upcoming Class

The next Stay Strong, Stay Healthy class will start Monday, October 6, and continue through Monday, November 24, from 12:30-1:30 each Monday and Thursday. (Note that this is now on Thursdays). There is no fee to attend, but you must register by October 2. SSSH is an 8-week exercise program for older as well as sedentary, middle-aged adults that is based on extensive scientific evidence from the past 15 years. Participating in this class has shown evidence of improving the quality of life by increasing independence and reducing the risk of falling. Sign up soon as spots are limited.



Cultural Enrichment Tour Set

Join the Cultural Enrichment OHCE Committee Wednesday, November 12th as we travel to Guthrie. Meet at the Extension office ready to depart at 9 am. We will tour the Masonic Temple (\$10), walk downtown, eat and possibly get off at another stop in the area if time allows. We will return to Enid approximately 4 pm. Sign up through the office by Nov 5 so carpooling arrangements can be finalized.



Education Workshops for October/November

Check out some of these offerings for OHCE members, guests or anyone interested in a
Good time with friends and learning a new skill

OHCE Board Meeting

The October OHCE Board Meeting will be held on **Monday, October 6, 9:30 am at the Garfield County OSU Conference Room.** Hope to see everyone at this meeting as we make final plans for the upcoming Fall Association meeting and review the recent County Fair.

OHCE Lesson

The lesson for your November meetings will be held Wednesday October 22, 2pm in the foyer of the Extension area office. The topic is "Telling Your Family Stories". ***Be thinking of a short family story and we will have a story telling time.*** December is a free month with time for your holiday celebrations.

Winter Table Runner Project

Join OHCE volunteers Shirley and Linda continue with the table runner project on November 4 from 10-3-?. Bring a sack lunch as we will work to complete the project in one day. Please let the office know (580-237-1228) if you plan to attend by October 23rd. A supply list will be furnished when you register. Sewing machines are available for your use or bring your own. Plans are to offer a quarterly table runner project so keep watching for the next class.



Fall Association Meeting

Our Fall meeting will be Tuesday October 14th in the OSU Extension Conference Room with registration beginning at 6 pm. Hostesses are the True Honest Workers. Some of the business to be conducted will be the election of County OHCE President and Treasurer. Hope to see everyone October 14th.

Garfield County Fair

Thank you everyone for your recent participation at the County Fair. Heard many compliments while at the fair on how nice everything looked. The Country Store was a success with over \$700 raised. Everyone's support and help at the fair made it a great event. Thanks once again.

Thank You!

Cookies for Vance Air Force Base

Cookies for Vance AFB incoming student pilots are due to the Extension office by the 2nd Monday of the month. 10 -12 dozen cookies (total) packaged in small bags of 2-3 cookies each can be left in the conference room freezer for pickup by our AFB Liaison. Cookie bakers for October are **Casa La Mia** and for November bakers are **Domes-ti-cates**. These cookies are appreciated by the newcomers to the Garfield County area.



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Joy Rhodes
Extension Educator, FCS/4-H Youth Dev.

2026 OHCE Leader Lesson Topics

Garfield, Grant & Kingfisher Counties

The following 2026 District and State lessons will be included in the topics presented this year.

District Lesson Topics

- Air Fryer Basics
- Relax Your Way to Better Blood Pressure

State Lesson Topics

- Neurodivergence. What in the world is it?
- Dancing for the Health of it or Dance Like No One's Watching!

Please indicate your top 2 choices in each category for Leader Lesson topics from the list below.
Please return to Extension Office by November 1

CULTURAL ENRICHMENT		HEALTHY LIVING	
	Made in Oklahoma		What is a GMO?
	Honey Bees and Other Pollinators		What is Narcon and How to Use
	Mediterranean Diet		Sleep the New Super Power
	History of Route 66		Aging with Purpose
	3 C's of Quilting: Comfort, Community and Caring		Cook Once, Eat all Month
FAMILY ENHANCEMENT		RESOURCE MANAGEMENT	
	Stages of Grief		Cash App, Venmo, PayPal
	Sourdough Bread		Upcycling Projects
	Container Gardening		Home Solar Panels, What you need to Know
	Balance Your Mental Health to Better Serve Others		New Uses for Your Mason Jars
			Reducing Your Food Waste
LEADERSHIP DEVELOPMENT			Food Gift Mixes
	That's Not the Way I Would Have Done It		
	Hints for Better Communication		
	What is a Master Volunteer?		



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Oct. 6 --Stay Strong Stay Healthy
Oct. 6 – OHCE Board Meeting
Oct. 14 – OHCE Fall Assoc. Meeting
Oct. 22 – Leader Lesson
Oct. 24 – Barn Quilt Workshop
Oct. 25 – Barn Quilt Workshop
Nov. 4 – Winter Table Runner
Nov. 12 – Cultural Enrichment Tour



**GARFIELD COUNTY
EXTENSION**



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