

# STRENGTHENING OKLAHOMA FAMILIES



## Taking small steps to health and wealth in 2022

**GARFIELD COUNTY EXTENSION**

The beginning of a new year can sometimes have people thinking about goals or resolutions. Seventy-five percent of Americans make resolutions; about 46% of those concern health and 34% concern money. And yet, 80% of those resolutions are abandoned by the end of January, said Cindy Clampet, retired family resource management specialist for Oklahoma State University Extension.

“The mistakes some people make concerning resolutions is trying to achieve too big a goal, the goal may not be specific enough, it is unrealistic or it involves trying to break a habit ‘cold turkey’ instead of in smaller stages,” Clampet said. “One key to goal success is to make small steps toward the ultimate goal and increase efforts as time/money/and success allow.”

Thinking about where you are now and what your goals for the future might be. Putting a specific number to a goal can make the goal seem impossible to achieve. For example, instead of setting a goal to lose 50 pounds this year, instead set a goal of walking one mile a day. When that becomes habit, increase the distance. Don’t get discouraged if you miss a day – just continue on the next day.

Clampet said the same idea applies to savings goals.

“Instead of setting a goal of saving \$1,000 this year, which is just \$83.33 per month, challenge yourself to find \$85 in savings out of your usual expenditures. That’s



\$21.25 per week,” she said. “Give up the daily trip to the coffee shop, pack your lunch two or three days per week. Those costs add up quickly. The more ways you think of to save, the quicker you’ll meet your goal.”

Many goals having to do with health and wealth are interconnected. Some habits that make a person unhealthy cost money, such as smoking, drinking or eating out. Cutting back on these expenditures will make you healthier and wealthier.

“It’s important not to bite off more than you can chew. We all like quick gratification and if it seems you’re not reaching your goals quickly, it’s easy to lose interest,” Clampet said. “Using a tool called the step-down principle helps people be more successful and feel less deprived if their spending or calorie consumption is reduced in gradual stages as opposed to eliminating an item completely.”

To visualize the step-down principle, imagine a staircase with four or five steps. On

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the top is the most expensive or highest calorie option and the bottom step is the least expensive or healthiest option.

The step-down principle is simply a way of getting what you want but not using the most expensive option. For example, you want to treat your family to a night at the movies. There are options to cut the expense. The nighttime movie, plus snacks is the top step. The next step is going to the matinee, which offers discounted tickets and often has snack specials. Another option is going to a theater that features older movies where ticket prices are lower. Better yet, watch the movie on a streaming service you already pay for or borrow a DVD from a friend or the library, and prepare your own snacks at home.

The step-down principal applies to eating out, as well as other discretionary expenses such as clothing or vehicles. Shop resale stores for clothing. Buy a pre-owned vehicle. Eat out four times per month instead of eight. Restaurants often have larger portions, so share an entrée and skip the appetizer and dessert.

“You’re still enjoying the activity, but it’s costing you much less than before,” Clampet said.

Interested in cutting calories? Apply the step-down principal in the kitchen, too. Reduce oil and sugar in baked goods by up to one-third for the same results. Substitute lower fat dairy products for those higher in fat. Try using fruit puree or applesauce in place of the fat in quick-bread and cookie recipes.

These same principles apply to exercise. The top step may be no exercise. The next step down is walking for 15 minutes three times per week. Next try walking for 30 minutes and do 10 minutes of weightlifting four times per week.

“The small steps you take with both health and wealth can add up to big changes over time and is so much easier to achieve than trying to stick to a huge goal that seems unrealistic and unattainable,” Clampet said. “Using the step-down principle may also help you develop some better habits that will carry over year after year.”



## SNOWMAN WORKSHOP



A snowman workshop will be held on Monday, January 18th from 1 to 4 pm.

The cost is \$5. Please bring a glue gun, scissors and a hair dryer.

## **Don't Get Scammed!**

Scammers and fraudsters are working overtime. Here are some common scams that can put your accounts and personal information at risk.

*Order Confirmation Scam* - Scammers might send you a fake "Order Confirmation" via text or email, pretending to be from a well-known merchant or payment platform, like Amazon, Walmart, or PayPal. These emails or texts will usually include links or numbers to call to "cancel the order," which actually direct you to the scammers who try to gain your personal information from you.

If you receive a suspicious email or text about an order you don't remember placing, do not click any links. It is safest to go directly to the company's website and check your account(s) or contact them using a phone number published on their official channels.

*Romance Scam* - Scammers often pose as someone living or traveling outside of the United States, trying to trick unsuspecting users of dating or social networking sites into sending money, gift cards or cryptocurrency. Learn more about romance scams and warning signs on the FTC website.

*Job Scam* - Scammers advertise jobs the same way legitimate employers do - online, in newspapers and sometimes on TV and radio. They promise you a job, but what they want is your money and your personal information. Here are some common warning signs:

- The "employer" wants you to buy your own equipment or pay fees for training, study materials or certification.
- The "employer" requests that you open a bank account for business purposes, reship goods, or buy merchandise to resell.
- The "employer" sends you a large check and asks you to send some of it back to them or

to someone else in the form of cash, check or gift cards.

- The "employer" corresponds via free email addresses, social networks or text messages instead of a company email address.
- Many of these job scams involve work from home, secret shopper, virtual personal assistant, nanny or caregiver opportunities where you never meet the "employer" face-to-face.

*"Microsoft" or "Apple" Tech Support Scam* - In this scam, the victim receives a phone call or sees a pop-up window telling them that their device is compromised. The fraudster poses as Microsoft or Apple Tech Support and instructs the victims to install software that grants them remote access to their computer. Once the fraudster has access, they can install malware or keyloggers to capture your account information, login details and passwords, even after the remote session ends.

*Fraud Alert SMS Scam* - Here, fraudsters impersonate your financial institution and send you a text message about a fraudulent charge on your account. The message may contain a link asking you to verify your account details, card number or username and password. Do not enter your personal information! A legitimate fraud alert will either ask you to reply Y or N to confirm a charge or instruct you to call us back at the number on the back of your card.

*In-Demand Item(s) Scam* - Hard-to-find items are another avenue for fraudsters to find victims. This year, scammers are posing as sellers of desktop graphics cards, PlayStation 5 consoles or Xbox Series X consoles and ask for payment upfront via Cash App, Venmo, Zelle or wire transfer. Don't fall for it! The item will not be shipped and the funds may not be recoverable. Only use peer-to-peer payment methods and wire transfers to send money to people you know and trust. They do not provide the same protections as signature-based transactions made with a debit or credit card.

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If you plan on buying one of these items in person, make sure you meet the seller in a safe place. You can use services like Safe Trade Spot to find a location near you to facilitate the transaction.

*The "Accidental Payment" Scam* - In this scam, fraudsters send you an unsolicited payment with Venmo, Cash App, or a similar peer-to-peer payment service. They then contact you via phone, text, or social media asking you to send the money back. In most cases, the payment is sent to you from a compromised account and will be reversed, leaving you on the hook for the amount you sent back to the fraudster.

If you receive a payment you didn't anticipate, contact the fraud support team at the service (Venmo, Cash App, etc.) that was used to send you the funds. Do not send back another payment!

*IRS, FBI, or SSA Gift Card Scam* - This scam doesn't want to go away. These fraudsters contact victims by phone, posing as a federal agency and saying that they owe taxes, are wanted

for a crime, or their social security number is being blocked. The fraudsters make threats of arrest or freezing bank accounts, then instruct the victim to go to a local store and purchase gift cards to clear up the issue.

Government agencies will send you a letter if they need to contact you. They will never ask you to buy gift cards for any reason. If someone calls you and instructs you to purchase gift cards, hang up the phone.

### How to Protect Yourself

- Don't share your sensitive account information with anyone.
- Only use peer-to-peer payments with people you know and trust.
- Never grant physical or remote access to your computer or mobile device to someone you don't know or trust.
- If you aren't sure who you are talking to, call the number on the back of your card or contact the card holder directly.

Source: Communication Federal Credit Union  
<news@comfedcu.org>

## Reporting Your Volunteer Hours

If your OHCE group hasn't taken the time to report your volunteer hours on the new website, please take a few minutes and do this if possible.

All months for 2021 are available for entry under the Volunteer Hours and Forms tab (+) on the OHCE Resources webpage, <https://extension.okstate.edu/programs/oklahoma-home-and-community-education/resources/index.html>

There is no longer a password requirement to enter your hours. If you need assistance, I will be glad to help you out. Currently OHCE groups have reported over 33,000 hours donated to their communities, January through September. We probably have a lot more hours that haven't made it to the website yet. Now is our chance to get caught up.



# OHCE News & Notes

## Sewing Day-February 7

Garfield County OHCE will be hosting a Sewing Day Monday February 7 from 10-2. Bring a UFO Project (UnFinished Object), a sewing machine or project you might need some help with and your lunch. We have plenty of sewing machines here if you don't wish to bring yours. We will have OHCE members here to help or you can just sew and enjoy some company.

## OHCE Board Meeting

The Garfield County OHCE Board will have a meeting Monday, January 3, 9:30 am in the Conference Room. All County Officers and representative from each group are invited to attend. We will go over each committee and complete plans for the OHCE Achievement Brunch January 22.



## Leader lesson

Our monthly Leader Lessons will start again with a lesson Wednesday, January 26, 2:00 p.m. at the Garfield County Extension Conference Room. Topic for the February meeting is Basic Cake/Cupcake Decorating. Lindy Peterman from Kingfisher County will be presenting the lesson. Hope to see each group represented. Be sure to invite guests as they are always welcome and this is a great way to introduce your friends to Extension and OHCE.

## Reports and Awards

Information is needed after the new years to prepare for OHCE Achievement Day. Please submit your years of service to OHCE, 10-25-30-50 and 70 as soon as possible if you haven't already. Reports and Secretary Books are due January 18. All OHCE Members Award reports, photo contest entries, and Life Story entries are also due that date. The OHCE website has all the information on completing these reports at <https://extension.okstate.edu/programs/oklahoma-home-and-community-education/resources/index.html>

## Walking Class

Walk with Ease will begin Monday, January 3rd and meet each Monday and Thursday through Thursday, February 3rd for 5 weeks. We will meet at the Oakwood Mall Food Court at 3:30 p.m. for approximately 1 hour. We will do stretching, balancing exercises and walk. We will start slow and work up in intensity and distance. If you can walk or stand comfortably for 10 minutes this class can work for you.

## Achievement Brunch

We will gather together Saturday January 22, 9:30 am at the OSU Conference Room to celebrate achievements from the 2021 year. OHCE Officers are in charge of the meal. All members and guests are welcome to attend. Please call in your reservations by Friday January 21. Cost is \$5 each.

This newsletter is published monthly by the Garfield County OSU Extension Center and is one way of communicating educational information. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement is implied.



**GARFIELD COUNTY  
EXTENSION**

Will be closed on Monday, January 17th, 2022 for Martin Luther King Day.

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**GARFIELD COUNTY  
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## Dates to Remember

- Jan. 3– OHCE Board Mtg. 9:30 AM
- Jan. 17– Garfield Co. OSU Extension Office Closed
- Jan. 18– Reports and Awards due
- Jan. 18– Snowman Workshop 1:00– 4:00 PM
- Jan. 22– Achievement Banquest—9:30 AM
- Jan. 26– Leader Lesson– 2:00 PM



**GARFIELD COUNTY  
 EXTENSION**



**JANUARY**

*Happy New Year*  
**2022**

