



# Strengthening Oklahoma Families

## 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, Oklahoma State University Extension assistant family resource management specialist, said the principles of earning, saving, protecting 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, beyond what would normally be expected in the family,

they learn the money represents a certain amount of work.”

It can be a real eye-opener for a child who wants a \$200 item when they 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 a child develop money skills is to set up a savings account at the local bank or credit union. Go with them 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. *cont page 2*



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## Money Habits cont.

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, [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 classes, 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."

## Preparing for the Unexpected (source: [edwardjones.com](http://edwardjones.com))

Are you ready to say that you are prepared for the unexpected? If so, a good first step is to outline where you are today and then define your goals for tomorrow. A trusted financial advisor can walk you through the steps.

1. Detail your current financial situation, including your income, living expenses, assets and debt, including any money set aside for emergencies.
2. Take inventory of your current insurance coverage (including life, disability and liability insurance) held through and apart from your employer.
3. Outline your expected lifetime sources of income, such as Social Security, pensions and annuities, and if you are near or already

living in retirement.

4. Review any current plans for covering health care and potential long-term care costs.
5. Document your beneficiaries on all insurance policies and retirement and investment accounts.
6. Determine when you last updated your important legal documents and asset transfer strategies, including your will, powers of attorney, living trust, etc.

Gathering this information can help you determine what you need to address to better prepare yourself in the case of an unanticipated event. The good news is you don't have to do it alone. Your financial advisor can review your current situation to ensure your investment portfolio is properly aligned with your comfort with risk and documented financial goals. Then he or she can work with you to outline a strategy to help you prepare for the unexpected.



## From Pantry Staples to Meals in a Pinch

While menu and meal planning can be an extremely useful tool for ensuring healthy meals at home, sometimes things just do not go as planned. When this is the case, it is important to have a well-stocked pantry and a small collection of meal ideas that can be made using all or mostly foods from your pantry.

For the purposes of this article, the word pantry is referring to the collection of shelf-stable food items in a kitchen or home. This would include canned goods, dried goods and possibly frozen foods in a home that has a large freezer.

For times when the meal plan or menu just will not work, it is good to have some versatile foods in

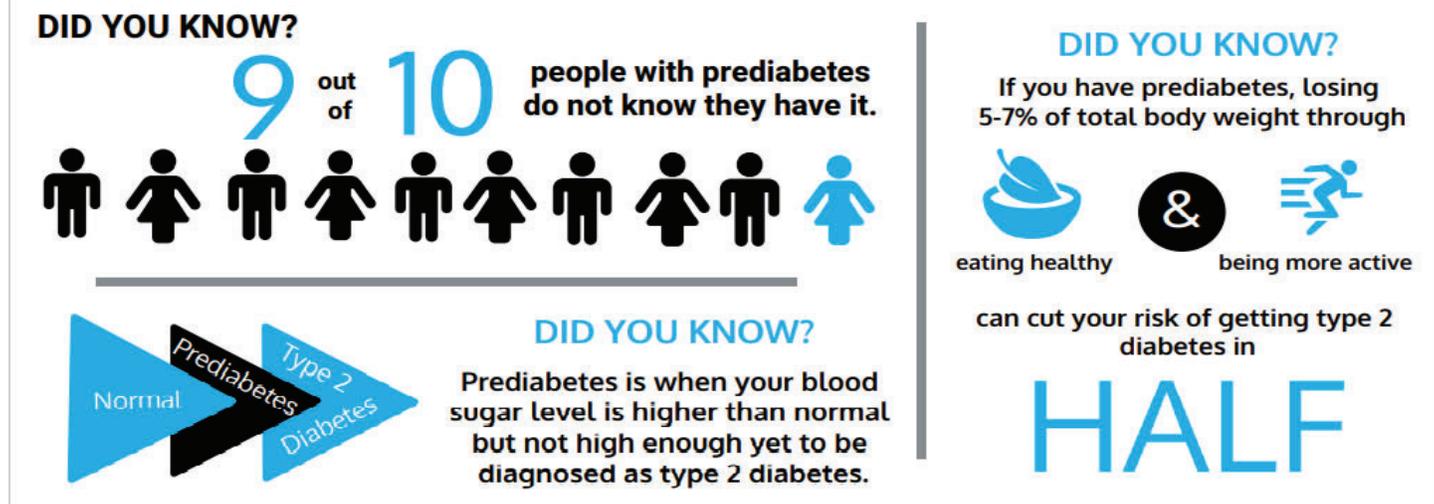
pantry like:

- canned or dried beans
- rice and/or other grains like quinoa
- pasta
- canned tuna
- canned chicken
- assorted canned vegetables
- assorted fruits, canned in juice or water
- canned diced tomatoes
- olive oil
- instant potatoes

With a pantry that is stocked with foods like these, one can prepare a complete meal in a very short amount of time. Rice and beans can be used as side dishes or as a main dish when paired together. These two pantry staples form a complete protein, like meat when eaten together. They are also good sources of fiber, which is lacking in many American diets. Canned chicken can be turned into chicken salad or as the meat in a burrito. Canned tuna will create tuna salad or the classic Tuna Noodle Casserole. Add in a fruit and a vegetable and you've got a full meal!

There are two ideas for pantry meals on page 4.

84 Million Adults in America have Pre-Diabetes. Could one be you?



Jessica Riffin is teaming up with Angie VanDenbark, Health Educator for Stroud Regional Medical Center to provide the CDC's Diabetes Prevention Program virtually in 2021. Call TODAY to get signed up! 405-258-0560

This is a year-long program with 17 Zoom meetings between January and June, and then monthly meetings from July to December.

## Pantry Meal: Fiesta Salad, serves 4

- 1 (15 oz) can black eyed peas, drained and rinsed
  - 1 (15 oz) can whole-kernel corn, drained and rinsed
  - 1 C brown rice, cooked
  - 1/2 C chopped green pepper
  - 1/2 to 1 C chopped onion
  - 1/4 C vegetable oil
  - 1/2 C sugar
  - 1/4 C vinegar
1. Mix peas, corn, pepper and onion in a bowl.
  2. In a separate bowl, combine oil, sugar, and vinegar. Stir well.
  3. Pour marinade over vegetables and mix well.
  4. Cover and chill 4-8 hours in refrigerator before serving.



## Pantry Meal: Chicken Burrito, serves 6

- 6 whole wheat tortillas (12 inch)
  - 1 C cooked brown rice
  - 2 cans chicken
  - 1/2 C black bean and corn salsa (below)
  - 2 C coarsely chopped salad greens
  - 1/2 C cheddar cheese, shredded
  - 1 avocado, diced
  -
1. Warm tortillas in oven following package directions.
  2. leaving 1" to 2" space on each end, divide ingredients and layer onto one side of 6 tortillas in the following order: rice, chicken, salsa, greens, cheese.
  3. Fold tortilla over filling, pressing gently so that filling moves down into the fold.
  4. Wrap both right and left side ends of tortilla over fold.
  5. Roll tortilla to close.

### *Black Bean & Corn Salsa:*

*In a bowl, combine 16 oz jar salsa, 15 oz can black beans (drained & rinsed), 15 oz can corn (drained), 15 oz can diced tomatoes (drained), 2 tbsp lemon juice, 1/4 tsp garlic powder, 2 tbsp chopped cilantro, 1/2 tsp ground cumin.*

*Cover and chill for 30 minutes before serving.*



## Am I a Caregiver?

Caregiving describes any situation where one or more people provide care for someone else. The reason or reasons they need help vary widely, and each situation is different. This fact sheet will help answer the question - are you a caregiver? Also, a number of resources are given to help you get started (or continue) on your caregiving journey.

**What does caregiving look like?** Caregivers typically help their loved ones with four to five activities on a regular basis. Activities that are important to be able to live independently are referred to as instrumental activities of daily living (IADLs). Personal care activities are referred to as activities of daily living (ADLs).

According to a recent report, caregivers commonly help with IADLs like transportation, shopping, housekeeping, preparing meals, managing money and medications, providing companionship. Caregivers also help with ADLs like dressing, bathing, feeding, using the toilet, transferring (getting out of bed or a chair) and incontinence.

Caregivers also help with tasks normally done by a medical professional - like cleaning and bandaging wounds; giving injections; or monitoring blood pressure, body temperature or heart rate. Caregivers frequently help coordinate their loved one's care. This can include scheduling appointments or in-home services, filing insurance or other types of paperwork, or other services needed. AARP has created several how-to videos for caregivers, including one on basic wound care: General Principles of Wound Care.

**How does caregiving start?** Caregiving starts when someone, a family member or friend, needs help with one or more tasks that support living on their own. While that person can be of any age, the largest number of people needing help are over age 50. They may have either a disability or chronic illness — or they may have a brain condition such as dementia or Alzheimer's disease.

Helping someone often starts bit by bit – your loved one needs help with one or two tasks on a frequent basis. A common activity where help is first needed is when your family member or friend can no longer drive by themselves safely. Maybe help is needed with mowing the yard and raking leaves. As time goes on (either months or years), the number of tasks they need help with increases. The amount of time and effort spent helping your loved one increases, which can increase your level of stress.

There may be times when the need for help occurs suddenly, especially when an accident occurs with injury. A sudden heart attack or stroke are common causes for someone needing help. These events can be very stressful because everyone's lives can change overnight. The period of care may last a couple of weeks or months if your loved one recovers. It may last for years for a permanent condition.

### So you're a caregiver. Now What?

A few helpful things to know for all caregivers is found below. The most crucial thing to keep in mind is that your family member or friend needs to be included in any discussion or decision making about their care. No one likes to be told what to do, so make sure you are asking your loved one what they would want or like.

- 1. It is never too early or too late to start planning!** Whether you are just starting to provide help or have been helping for some time, having a care plan is very helpful. The focus of this plan is your loved one's needs and wishes for care. Creating a care plan takes a lot of the stress off the caregivers, since the guess work is gone. A great place to start is AARP's Prepare to Care booklet. OSU Extension fact sheet: T-2144 Family Caregiving Tips: Where do I Start? has helpful information as well. Your loved one's care plan should be reviewed frequently! A good rule of thumb is checking them every six months. People tend to change their minds frequently, so it is always good to check back in with your loved one to make sure the plan is still what they want.

*cont. on page 6*

**2. Talk and talk often!** Too often, people wait until a crisis to talk about what their loved one wants. This happens because people want to avoid touchy topics like when to stop driving. Avoiding tough topics can make matters worse down the road and leaves a lot of things to chance. When bringing up such subjects, it helps to look for an opening. Bring up an article you read or something you saw on the news. See how your loved one reacts and go from there. By starting slowly, you can make sure to not push your loved one past what they can handle at the time. As you talk with your loved one, stay focused on what they are saying. Fully listen to what they say instead of thinking about your response. Before you respond, think about what they said, and their emotions behind it. Once you have taken a moment to think about it, then respond. Knowing they have been heard can ease their feelings.

**3. Making sure your family member or friend is getting the care they need can help them feel you are there for them.** This may involve going to appointments with your loved one. With their permission, you may want to take notes, so you can refer back to them later. Being your loved one's advocate also may involve family meetings. Again, make sure you have your loved one's permission to speak on their behalf if needed. Everyone will feel better if family conflict can be avoided.

#### **More tips to keep in mind:**

- No one expects you to know everything! It is not uncommon to feel like you need to become an expert caregiver overnight. It is okay not to know the answer to something. Start small! Think about one to three things you need to get done now and learn about those. This way, you are not overwhelmed about needing to learn everything.
- Be flexible! We are all creatures of habit and we like our routines. Caregiving will have its routine moments, but there are times it will change. Be flexible when that change happens!
- Rely on the other members of the care team. If you feel isolated, remember there is a team of people who are able and eager to help your family member or friend!
- Learn from your mistakes and keep moving forward! Your loved one appreciates everything you are doing, even if they don't express it.
- Take time for yourself! Just like advocating for your loved one, advocate for yourself! No one knows your body better than you, so when feeling stressed or overwhelmed, take time for yourself. Take a walk, do an enjoyable activity – anything that helps you relax and recharge.



# 2021 OHCE State Goals

**Healthy Living Goal:** Encourage OHCE members to be active proponents of their own health and safety

**Cultural Enrichment Goal:** Our goal is to enrich our lives and lives of those around us by being more involved in our culture and preserving our past.

**Family Issues Goal:** Educate families to promote individual character and community service for present and future generations.

**Resource Management Goal:** Increase positive consumer and community practices and actions that protect family finances, homes, and communities. Take measures to protect personal assets.

## Leadership Development Goals:

1. Promote diversity and inclusion by understanding the diverse population.
2. Encourage establishment of county chairman for Leadership Development
3. Encourage members ownership and involvement in their local and county organizations by developing effective members through team building.
4. Foster leadership in new members through shared roles that build confidence in new skills.
5. Encourage ongoing participation in the Master Family & Consumer Sciences Volunteer Program by increasing state-wide certification 50% annually by providing group training at local and county levels.
6. Offer opportunities for OHCE members, 4-H groups and community organizations on these suggested topics:
  - a) Leadership styles
  - b) Importance of Communication Channels
  - c) Knowledge of Proper Parliamentary Procedure by Conducting Effective Meetings
  - e) Managing and coping with individual, group and societal changes.
7. Develop the next generation of leaders. Encourage participation in community forums to address local issues using public deliberation, and through the education of citizens on their voting rights, privileges and responsibilities; with potential implementation grants such as Leadership Development and Civic Engagement (LDCE), and Ambassadors.

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.



Oklahoma Home & Community Education, Inc. is a local and state wide partner with Cooperative Extension which brings the best knowledge from OSU to its members. Join a local OHCE group and enjoy programs that help make Oklahomans be their best. [www.OHCE.okstate.edu](http://www.OHCE.okstate.edu)

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