



### 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. 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.

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### **MONEY HABITS (continued from front page):**

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 try something old school such as the New games that are highly recommended are Act Your Wage, Franklin's Allowance.



"Take advantage of this extra time to teach them money skills. The things they learn now can be a valuable investment in their financial future,"

added benefit of spending extra time with your children and passing on your values about money."

of screen time due to online classes, board games Monopoly and Life. Recommended for teaching money skills Fortune, Pay Day and Managing My

at home with your children to teach learn now can be a valuable investment-Clampet said. "Plus, you'll get the

## **MEMBERSHIP MATTERS (EVEN DURING A PANDEMIC)**

Membership continues to matter even during difficult times when we cannot meet together as we once did. We miss being together and catching up on what is going on with our members (friends). It is important that we keep in contact with our members. Take a little time each day to reach out to your members and ask how they are doing. Tell them you miss them and cannot wait until you can get together and work on your OHCE projects. Encourage your members to watch the Zoom meetings (live or recorded) as we have some great lessons planned for 2021. You might even invite your friends who are not OHCE members to watch the Zoom meetings and they can learn more about what OHCE is. We need to continue to reach out to others and encourage them to become members. **If every club would add just one new member that would be outstanding!**

**Membership matters, no matter what!!!**

**Submitted by Dee Porter, Payne County OHCE Membership Chairman**

## **OHCE Food Festival Postponed to a Later Time**

With the COVID-19 situation, the OHCE Executive Board voted to postpone the OHCE Food Festival traditionally held in February to a later time (hopefully in 2021 but no guarantees) for the safety and well-being of not only the OHCE members but also those who support the event. Stay tuned for updates in the future.



# PAYNE COUNTY OHCE NEWS



## MANY THINGS ARE DUE ON MONDAY, JANUARY 4TH!!

*(OHCE Achievement Day scheduled for January is cancelled but please turn in these items)*

**Due on Monday, January 4th by 5:00 p.m. are:**

- ⇒ Secretary's book (there are no state report forms so you have to tell *everything your club did in the summary pages in the back of the book*)
- ⇒ All award forms & reports
- ⇒ 50, 60, 70 year members' names
- ⇒ Memorials for members who passed away in 2020
- ⇒ Life Story entries
- ⇒ Photography entries
- ⇒ Meeting Places & Lesson Leader Form

## FEBRUARY LEADER LESSON

**"Sheet Pan Meals"**, taught by Trinity Brown, Pawnee County FCS Educator, will be taught on **Thursday, January 21st at 2:00 p.m. in the Commissioners' Meeting Room and it will also be recorded on Zoom and be emailed out.**

If your group is meeting, please see if the lesson leader can attend. If your group is not meeting, I encourage your members to join in on the live Zoom lesson or watch the recording which will be sent to you via email. **If you choose not to attend your group meetings and you cannot access the recording**, I can email or mail you the lesson information, just let me know.

## 2021 OHCE Leader Lessons & Delivery Methods

- |  |   |  |
|--|---|--|
| <b>January:</b> A Meeting in a Nutshell                                | <b>February:</b> Sheet Pan Meals  | <b>March:</b> DNA: You are From Where? |
| <b>April:</b> Enjoying Hummingbirds                                    | <b>May:</b> 5 Financial Behaviors to Increase Savings & Decrease Spending |  |
| <b>June:</b> Immunizations & Vaccines: Benefits, Risks & Effectiveness |   |  |
| <b>July:</b> Group Choice  | <b>August:</b> Steps in Quilting (Including Piecing & Binding)            |  |
| <b>September:</b> Promoting Diversity & Inclusion                      | <b>October:</b> Clothing Repair & Mending                                 |  |
| <b>November:</b> Cast Iron Cooking                                     | <b>December:</b> Group Choice (Holiday)                                   |  |

In 2021, we are going to have in-person leader lesson presentations as scheduled so please try to have the lesson leader attend if possible. If the leader does not feel comfortable attending the leader lesson meeting, it will be recorded and they can watch it prior to your local group meeting and then present the lesson to your group. If members do not feel comfortable attending local group meetings and/or if your local group is not meeting, all members are encouraged to watch the Zoom lesson presented live or watch the replay. ***If you watch the lesson via Zoom, either live or replay, please let me know.*** If you do not attend your local group meeting and you don't have a way to watch the Zoom recording, please let me know and I can email or mail you the lesson material. With our limited postage budget, I cannot mail lesson material to all members each month but I will put handouts in the newsletter for everyone and I can mail lesson material to a few members who have no other way to get the information. Thank you for being patient, flexible and understanding in these difficult times. ***Each of you are a valued member of Payne County OHCE and I want to do everything I can to support you.*** Dea



# Payne County Home & Community Education JANUARY 2021



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Editor...

Dea Rash  
Extension Educator  
FCS/4-H Youth Development  
Payne County

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					Happy New Year! (Office Closed)	
3	OHCE AWARDS & REPORTS DUE to Extension Office	4	5	6	7	8
10	Cimarron Valley Pine Vale	11	12	13	14	15
		Elm Grove		Floral Valley Lunch Bunch Rising Star		16
17	Martin Luther King, Jr. Holiday (Office Closed)	18	19	20	21	22
				Cherokee 2:00—Leader Lesson, CAB		23
24		25	26	27	28	29
						30
31						

# Cranberry Salsa over Cream Cheese Recipe

*Cranberry Salsa over Cream Cheese Recipe - This quick and easy appetizer recipe made with a delicious fresh cranberry salsa over cream cheese and then is served with crackers, fruit, or chips.*

*Makes a great make-ahead recipe for the holidays!*



5 from 1 vote

Prep Time 5 mins

Chilling Time  
30 mins

Total Time 5 mins

Course: Appetizer    Servings: 12 people    Calories: 53kcal

Author: Robyn Stone | Add a Pinch

## Ingredients

- 1 (12-ounce) package fresh cranberries
- 1/2 cup granulated sugar
- 1 jalapeno pepper deseeded and chopped
- 2 tablespoons chopped onion
- 1/4 cup chopped fresh cilantro leaves
- 1 tablespoon orange zest
- 2 tablespoons orange juice
- 1 (8-ounce) package cream cheese softened
- crackers or fruit slices for serving

## Instructions

1. Add cranberries and sugar to food processor and pulse until coarsely chopped, about 30 pulses. Stir in jalapeno, onion, cilantro, orange zest and orange juice. Cover and store in the refrigerator for at least 30 minutes to overnight.
2. To serve, arrange cream cheese on a serving tray, strain away juices from the cranberry salsa and spoon on top of the cream cheese. Serve with assorted crackers or fruit slices.

## Nutrition

Calories: 53kcal | Carbohydrates: 13g | Protein: 1g | Fat: 6g | Potassium: 24mg | Sugar: 8g | Vitamin A: 15IU | Vitamin C: 2.2mg

Cranberry Salsa over Cream Cheese Recipe <https://addapinch.com/orange-cranberry-salsa-cream-cheese-spread-recipe/>

### You Need a Budget

A budget is a spending plan that tells each of your earned dollars where to go. It can help you pay off your debt, save for the future, meet your needs and goals. Because expenses vary from month to month, budgets needs monthly revising.



1. **Make a list of all your income.** Estimate unknown income such as bonuses and tips, overtime and income from odd jobs. Add to get a total.
2. **Make two lists of all expenses.** One for “fixed” expenses that are usually pretty close to the same amount like: car payments, mortgage or rent, utilities, insurance, child care, credit card bills, and another list for “flexible” expenses which can vary such as: entertainment, food, clothing, personal care such as hair cuts, manicures, and the like. Add to get a total.
3. **Subtract the expenses from the income.** If there is money left over, it should be used to start an emergency savings account or to pay off debt. If there is no money left over, and you are in negative numbers, you need to either trim the flexible expenses or make more money.
4. **Revise monthly as needed.** Once you make a budget, it is easy to revise from month to month. Just add or subtract income or expenses not necessary for that particular month. Having a “reserve savings account” to deposit money for those once-or-twice a year type expenses can help you stay on your budget and not have to do as many revisions. For a reserve account, add up the amount you plan to spend on each periodic expense such as vacation, school supplies, insurance, holiday shopping and any others, and divide by 12. Deposit that amount of money monthly into the reserve savings account. Then when that expense comes due, take the estimated amount from the reserve savings account and it will already be included in the budget without having to reduce another category.
5. Don't forget that **debt reduction and emergency savings and saving for a goal** are important expense categories! Things break and emergencies happen. Having the money in the budget and in savings is a great way to prepare for that certainty.



This information comes from the Consumer Financial Protection Bureau.  
[www.cfpb.gov](http://www.cfpb.gov)