



TULSA COUNTY
EXTENSION

STRENGTHENING OKLAHOMA FAMILIES

Family and Consumer Sciences News

April - FINANCIAL LITERACY \$\$\$\$\$ MONTH \$\$\$\$\$



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If you receive the monthly newsletter by mail and would like to receive it by email, please call Roxanne at 918-746-3706. Receiving it by email would greatly reduce our printing and postage expenses.

Thank you!

Financial Literacy Month is a celebration and a challenge. It's a chance to reflect on the state of our personal finances and an opportunity to improve your finances, one step at a time. These steps of Financial Literacy Month are designed to help you identify your money weaknesses and turn them into strengths.

Commit to Change

The first and most important step in developing and following a financial plan is to examine your attitudes about money. Are you ready to accept responsibility for changing your financial situation? Do you believe that you can and will change the way you make financial decisions? Can you identify at least one benefit you hope to gain by changing your money management behavior?

Assess Your Finances

How are you doing financially? What are your strengths? What are your areas of improvement? This is a great opportunity to be honest about your relationship with money. Write down your feelings and findings.

Clearing Out the Financial Clutter

You may be anxious to get started, but it is hard to get motivated when you are knee-deep in paperwork. Getting your financial house organized is a great way to begin on your path toward financial wellness. But before you bulldoze that pile, you should know that some things are worth hanging on to. The key is to know what keep and what to toss.

Set SMART Financial Goals

Before you think about setting goals, review the five parts of **SMART** goals.

S: A smart goal is specific. It pinpoints what you want to change to achieve.

M: A smart goal is measurable. You can measure or count a SMART goal.

A: A smart goal is achievable. Setting goals too high can lead to frustration.

R: A smart goal is relevant. Goals should align with your values and plans.

T: A smart goal has a time-line. An end-date can help provide motivation.

For more information:

Source: <https://www.moneymanagement.org/credit-counseling/resources/financial-literacy-month>

Fill your Child's Emotional Cup with these Tips

We love a good metaphor. Oftentimes, it's the perfect way to explain something that isn't all that easy to say, or just too big and difficult to understand. Like that crazy little thing called love, or all of those other good and bad emotions we feel. It's important that children, for their own development, are aware of the many ups and downs they'll go through in life that may affect the way they feel and behave.

Sarah Ockwell-Smith, mother of four with a BSc in Psychology, says in *The Gentle Discipline Book* we all know the feeling of being so on edge we can explode at any moment. "The difference is that, as adults, we have the brain development necessary to control our responses," she explains.

The cup is a metaphor for positive emotions. So if your child's cup is full it means they're content and happy.

THE EMOTIONAL CUP

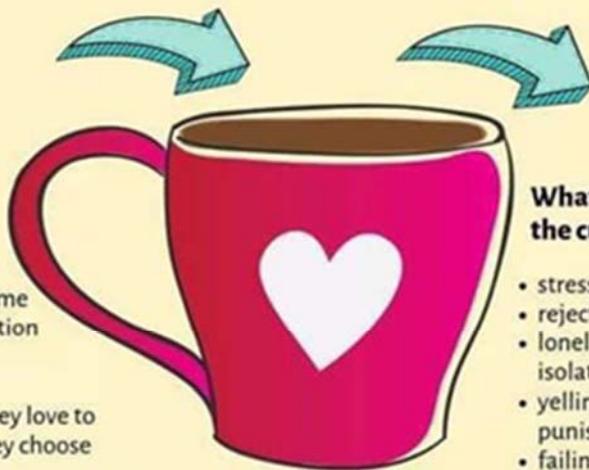
Imagine that every child has a cup that needs to be filled -- with affection, love, security, and attention. Some seem to have a full cup most of the time, or know good ways to get a refill. But most children get a little nervous when their cup gets near empty.

Some ways that children deal with having an empty cup:

- steal from other people's cups
- misbehave to get your attention and show that they need a refill
- seem to have bottomless cups, or need constant 'topping off'
- can't sit still for refills or actively refuse them
- bounce off the walls when they approach 'empty'
- think they have to fight or compete for every refill

What fills a child's cup:

- play
- friendship
- one-on-one time
- love and affection
- connection
- succeeding
- doing what they love to do or what they choose to do



What empties the cup:

- stress and strain
- rejection by peers
- loneliness and isolation
- yelling and punishment
- failing
- fatigue
- doing what they're forced to do or they hate to do

upbility
Publisher of Therapy Resources

Sometimes when a child may find their cup is empty, they may try to "steal from other people's cups", or in simpler terms, steal from their happiness, or "bounce off the walls when they approach empty" – react in a less than desirable way.

Ockwell-Smith explains that violent behavior often occurs when a child feels vulnerable, anxious or as if they have no control over a situation. This has to do with their inability to regulate their emotions, she says.

Use the emotional cup to explain to your kids why it's important for them to identify how they're feeling, to come to you if they are running on empty, and what they can do to ensure their cup is always full.

Emphasize the importance of always taking care of themselves and their mental health (and no.... selfishness will not fill up the cup).

Remind them that no matter what they do, they can never pour from an empty cup.

Source: <https://m.parent24.com>

Fresh Spring Fruits and Vegetables

It's always better to buy fruits and vegetables in season. That's when they have the best flavor, and when prices are fairest. You will find these fruits and vegetables in the market in spring. *Note that specific crops and harvest dates depend on the climate of your region (see regional and state-specific seasonality guides for details).*

In-Season for Spring

- **Apricots** come into season towards the end of spring in the warmer areas where they grow.
- **Asparagus** is harvested from March through June, depending on your region. Note that thickness in no way indicates tenderness, which is related to how the plant is grown and how soon it is eaten after harvest rather than spear size.
- **Beets** are in season in temperate climates fall through spring, and available from storage most of the year everywhere else. Fresh beets are often sold with their greens still attached.
- **Carrots** are harvested year-round in temperate areas. True baby carrots—not the milled down versions of regular carrots sold as "baby carrots" at grocery stores, but the immature carrots farmers pull from fields to thin the rows—are available in spring and early summer.
- **Cherries** are ready to harvest at the end of spring in warmer areas. Sweet cherries, including the popular Bing and Rainier varieties, are available from May to August. Sour cherries have a much shorter season and can be found for a week or two, usually during the middle of June in warmer areas and as late as July and August in colder regions.
- **Grapefruit** from California, Texas, Florida, and Arizona comes into season in January and stays sweet and juicy into early summer.
- **Herbs** are cultivated year-round in temperate climates and come into harvest in the spring in warmer areas.
- **Kale** of all sorts comes into season in warmer regions.
- **Kiwis** grow on vines and are harvested winter through spring in warmer and temperate areas.
- **Lemons** are at their juicy best from winter into early summer.
- **Lettuce** starts coming into season in cooler climates (it grows through the winter in temperate and warmer areas).
- **New Potatoes** are small, freshly harvested potatoes with paper-thin skins. They are delicious simply boiled and buttered or used in potato salad.
- **Parsley** may seem to be season-less, but this cool-weather herb flourishes in the spring in warm and temperate climates.
- **Pea Greens** are sold in big tumbled masses in spring and early summer. Look for bright vines with fresh, vibrant looking leaves. Avoid vines with brown or mushy ends or damaged leaves.
- **Peas** (garden, snap, snow, etc.) come into season in the spring and continue in most areas well into summer.
- **Radishes** are at their sweet, crunchy best in the spring.
- **Rhubarb** is the first fruit of spring in many areas—look for heavy stalks with shiny skin.
- **Spinach** season varies with climates—it's available year-round in temperate areas, in summer and fall in cooler areas, and in fall through spring in warmer regions.
- **Spring Onions** are simply regular onions that farmers pull from the field to thin the rows in spring and early summer.
- **Strawberries** are mostly grown in California or Florida, where the strawberry growing season runs from January through November. Peak season is April through June. Other areas of the country have shorter growing seasons that range from five months to as short as a few weeks in the coldest areas.
- **Turnips** have a sharp but bright and sweet flavor. Look for turnips that feel heavy for their size and, ideally, with fresh, vibrant greens still attached.

Source: <https://www.thespruceeats.com/fresh-spring-fruits-and-vegetables-2217705>

Loss of a Job

The changes that you face in your work life are not always in your control, but in the event of an unexpected job loss, you will have financial decisions to make while transitioning to a new job. You can maintain a sense of financial security with the help of your former employer, the state, your saving habits and the bank to keep your credit score intact and minimize how the loss of a job impacts your finances.

Your Former Employer:

- Know when your health benefit coverage expires and if you can continue receiving coverage from any of the company plans. You may also be able to collect income from any unused vacation days.
- Find out how long you will have access to your flexible spending accounts or health savings accounts and if they are transferable.
- Negotiate the best severance package you can when you are exiting. Request letters of reference from those you worked with, especially supervisors, which you can later share during a job application process. Highlight your skills and accomplishments in your resume or portfolio that you can present to a future employer.

Your State:

- If you qualify, file an unemployment insurance claim with your state. You can visit the [United States Department of Labor website](#) for more information, or call the Department of Labor at 877-US2-JOBS to find your local unemployment insurance agency.
- Within 45 days after your last day, your former employer is required to send you an application for [Consolidated Omnibus Budget Reconciliation Act \(COBRA\)](#) health care coverage, which gives you access to your former employer's group insurance plan after you leave the company. Depending on your specific situation, you may have from 30–60 days to elect COBRA coverage, and you may be eligible for up to 36 months of continuation coverage. However, COBRA coverage can be more expensive than your former group coverage since employers usually pay for part of their employees' coverage.

Your Budget:

- Reassess your budget to determine how you can cut back on your expenses. Try to identify recurring monthly expenditures that you can realistically do without, so that you're able to maintain a sustainable lifestyle while you're job hunting. The goal is to avoid dipping into your savings.
- Resist the temptation of withdrawing money from your 401(k). Early withdrawals are cut with a 10 percent penalty by the federal government and possibly another 10 percent withdrawal tax depending on the state and the applicable income taxes on the distribution itself.

Your Financial Institution:

- Meet with a personal banker who can provide budget planning assistance and help you create a debt management plan to keep your finances in order as you're transitioning between jobs. If you have a personal loan, you can request a reduction in your interest rate or ask to suspend a few monthly payments for a limited period of time.
- If you're a homeowner, you can make a request to modify your mortgage loan. You may qualify for the [Home Affordable Unemployment Program \(UP\)](#), which can reduce mortgage payments down to 31 percent of your income or suspend payments altogether for 12 months or more.



Source: <http://www.practicalmoneyskills.com>



SHOUT OUT FROM SHARI

"Roses are Red, Violets are Blue, Spring is Here and We Want YOU!" - Please share OHCE with everyone you know! We just got back from the NE District Meeting and boy, did we have fun and learn a lot!

"Thank You" to our Membership Committee for putting on a great "Wearin' of the Greens" Game Day! Everyone had a lot of fun and we had over 35 in attendance and gained several brand NEW MEMBERS with our "Gift with Membership"!

It's time to start planning to attend our OHCE WEEK "Friendship Day Amish Luncheon" - Join us in Chouteau at an Amish Farm as we enjoy some fun and fellowship on Thursday, May 7th. Cost for Lunch is \$18 per person - RSVP to Dolores Williams by April 17th (Details with address will be sent out to each Group President) Please invite a friend to join us! Transportation will be on your own - so plan on carpooling with each other and maybe make plans to shop in Chouteau after lunch!

An exciting "Shout Out" to the Owasso Jewels for receiving an \$800 Ambassador Grant to be used for the Diamonds in the Rough!

A "Special Shout Out" to Cheryell Romere, Scholarship Chairman and the Scholarship Committee on updating the 2020 Scholarship Application! This is available online. Information will be sent out to each Group! Who do you know that may qualify to apply for our OHCE-TC Scholarship?

A "Super Shout Out" to our JENKS GROUP for changing out our OHCE Windows at the Extension! They look great! Be sure to check them out the next time you're there!

So excited for all the great things happening in Tulsa County!



Nuts for OHCE!

Shari

WHAT'S HAPPENING

April:

- 10 Good Friday, Extension Office Closed
- 13 Chat and Create 10:00 AM
- 17 RSVP and \$\$\$ due to Dolores Williams for Friendship Day Amish Luncheon \$18 each.
- 27 Chat and Create 10:00 AM

May:

- 3-9 OHCE Week
- 7 Friendship Day Field Trip, Cultural Enrichment, Lunch in Chouteau, bring a friend!
- 11 Chat and Create 10:00 AM
- 15 RSVP to Shari Munroe for District Meeting and Lunch
- 19 10:00 AM, Leader Learning in Bartlesville for June, July and August @ MUTUAL Girls Club of Bartlesville: 3:00 PM, Bartlesville. ***** Please note, the location change this year *****
- 20 9:00 AM, 10:00 AM Business Meeting. Bring \$\$\$ for lunch. Bingo Day!!
*Hostess: Knit N' Stitch: responsible for set-up, provide desserts, plates, napkins.
- 25 Memorial Day, Extension Office Closed – NO Chat and Create today.

ALL EVENTS CANCELLED UNTIL FURTHER NOTICE

*****All events will be held at the OSU Extension Office unless noted.*****

Oklahoma Home and Community Education (OHCE), consists of eight groups that meet in and around Tulsa. The groups meet once a month, at various times. The groups meet in at libraries, churches or community centers. To start or join a group in your neighborhood or community, call the Tulsa County OSU Extension Office at 918-746-3706.



OHCE UPDATES



Washing your hands is one of the best ways to help stop the spread of #COVID19. U.S. Surgeon General Jerome Adams explains the five key steps you should take to ensure you are washing your hands correctly.

<https://www.youtube.com/watch?v=XnJ1wvllcbs&t=4s+>



*~Charline Romine,
OHCE-TC Healthy
Living Chairman*



We are pleased to announce the new Scholarship Form is now online. You can also pick up a form from your Scholarship Committee members or group President.

Deadline is June 1st.

<http://www.oces.tulsacounty.org/FCS.aspx?ID=fcs/fcsOHCEForms.html>

~ Cheryll Romere, Scholarship Chair



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