



## Technology: Friend or Foe? Maintaining a Balance

By: Trisha Gedon, OSU Sr. Communications Specialist

Technology – friend or foe? The advancement in technology has had a big impact on families across Oklahoma and beyond. The constant availability and influx of information at our fingertips can be a good thing when students are doing research for a school assignment, a parent is looking for a quick recipe to feed the family on a busy night or a person simply wants to relax with a fun game of Words with Friends.

But what about the downside? While offering many benefits, it's vital to be aware of technology's potential negative impacts, said Matt Brosi, Oklahoma State University Extension family science specialist.

“We must find a balance in the use of technology because it can have negative effects on individuals and within families,” Brosi said.

Research shows technology can affect individuals in various ways, including reduced attention span, social isolation, mental health issues, sleep disruption, addiction and dependency, decreased physical activity, privacy concerns and information overload.

Brosi said it's important to employ strategies that will help minimize the impact of technology to promote healthier habits.

“Parents must set boundaries and limits not only with their children but with themselves,” he said. “Establish specific times during the day when technology is off-limits, such as mealtimes or an hour before bedtime. Consider a designated screen-free day each week. Boundaries will help reduce dependency on devices and improve mental health.”

Engage in mindfulness and meditation to help manage stress and improve focus. Apps such as Calm and Headspace can be useful tools for guided meditation. Something else to consider is turning off notifications. This may help staying focused and reduces the urge to constantly check the phone and other devices.

Technology has been known to affect a couple's relationship. Brosi said engaging in technology separately can lead to feelings of disconnection and frustration.

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**TULSA COUNTY  
EXTENSION**



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

Thank you!

## Technology: Friend or Foe? ... Continued

### Strengthening Oklahoma Families/Tulsa County

“A couple’s opportunities for communication and intimacy are reduced when one partner is engrossed in screen time for large periods of time,” he said. “Technology certainly can be a source of entertainment and relaxation, but it’s important for couples to balance its use with activities that promote emotional and physical intimacy. Set boundaries for using technology and consider creating tech-free zones in the home.”

Although it is highly popular, there is little, if any, evidence that social media is safe for kids. Youth today are in a national mental health crisis and the Surgeon General has called for warning labels to highlight the potential dangers of social media platforms on developing brains and adolescent mental health.

“Children can easily encounter harmful material on social media platforms, including bullying, sexual content and violence,” Brosi said. “The American Psychological Association has issued several recommendations to help parents protect their children from the potential dangers of social media.”

Parents should closely oversee their children’s social media activities and maintain open conversations. Implement time restrictions to help reduce potential dangers.

It’s vital for parents to increase their social media literacy. Because platforms change constantly, parents should be aware of what’s available and communicate with their children about potential risks and guide them on how to safely navigate online spaces.

Don’t be afraid to use parental controls and privacy settings to help shield children from inappropriate content that could lead to harmful interactions online.

Brosi also encourages parents to promote healthy social media practices such as putting away devices an hour before bedtime to prevent disruptive sleep. Also, encourage kids to be physically active. This will help children maintain a balanced lifestyle and minimize negative effects on mental health.

“Most importantly, create a supporting environment where your children feel safe about discussing any negative online experiences,” he said. “This approach enables parents to quickly address issues such as cyberbullying, extortion and exposure to inappropriate content.”



## 10 Personal Financial Planning Tips to Live By

**Here are 10 tips to help you create a financial plan, and hopefully, improve your financial outlook:**

### **1. Set Financial Goals**

Setting clear and specific financial goals is the foundation of effective personal financial planning. It provides direction and purpose to an individual’s financial decisions and actions. [Financial goals](#) can be diverse and tailored to an individual’s unique circumstances and aspirations. Short-term goals may include saving for a down payment on a car, paying off credit card debt or saving for a home. Long-term goals may encompass objectives such as saving for a child’s college education, buying a home, starting a business, or accumulating a substantial retirement nest egg.

## 10 Personal Financial Planning Tips ... Continued

Strengthening Oklahoma Families/Tulsa County

### **2. Make a Budget That You Can Follow**

When creating a budget, it's important to be realistic. An overly restrictive budget that doesn't allow for any flexibility or enjoyment can be challenging to stick to and may lead to frustration and abandonment of the budget altogether. Instead, aim for a balanced approach that allows for some discretionary spending while still prioritizing your financial goals and obligations.

To create a budget, start by tracking your income from all sources, such as your salary, investments or rental income. Next, list all your expenses, including fixed costs like rent or mortgage payments, as well as variable expenses like groceries, entertainment and discretionary spending. Categorize your expenses to gain a clear picture of where your money is going.

Compare your income and expenses to ensure that your spending aligns with your income. Then, adjust as necessary to avoid overspending and achieve your financial goals. Remember to regularly review and adjust your budget as your circumstances change. Life events like getting a raise, starting a family, or moving to a new city can impact your income and expenses significantly. By keeping your budget up to date, you can ensure it remains a relevant and effective tool for managing your finances.

### **3. Build an Emergency Fund**

An emergency fund is a crucial safety net designed to cover unexpected expenses, such as medical bills, car repairs or job loss. Financial experts generally recommend having an emergency fund that can cover three to six months' worth of living expenses. Building an emergency fund can be achieved by automating savings through direct deposits or transfers from each paycheck into a dedicated savings account, or by allocating a portion of any windfalls or bonuses toward the fund.

Additionally, setting up a separate savings account specifically for the emergency fund can help prevent dipping into it for non-emergency expenses. Having an emergency fund not only provides peace of mind but also helps you avoid relying on high-interest debt during times of financial stress, which can further exacerbate financial challenges.

### **4. Save Early – and Often – for Retirement**

Retirement planning should be a top priority at all stages of your career. By starting to save early and contributing consistently to retirement accounts, you can take advantage of compound interest and potentially accumulate a substantial nest egg for your golden years.

For example, a 21-year-old with no savings would only have to save just \$360 per month in a 401(k) or IRA throughout their career in order to retire with more than \$1 million by age 67. That's also assuming a very conservative 5% annual rate of return (the S&P 500 averages around 10% per year). Meanwhile, someone who starts saving at age 30 would have to sock away \$666 per month to retire with approximately the same amount.

It's recommended to contribute at least 10-15% of one's annual income toward retirement savings, adjusting this amount as necessary based on individual circumstances.

### **5. Avoid High-Interest Debt**

High-interest debt, such as credit card balances, payday loans and high-interest rate personal loans can significantly hinder financial progress. Monthly debt payments can quickly eat away at your cashflow and keep you from saving and investing your money. Therefore, you should prioritize paying off high-interest debt as soon as possible, as the interest charges can accumulate rapidly and consume a substantial portion of one's income.

## 10 Personal Financial Planning Tips ... Continued

Strengthening Oklahoma Families/Tulsa County

### 6. Understand Opportunity Cost

[Opportunity cost](#) refers to the potential benefits or opportunities that are foregone when choosing one alternative over another. For example, choosing an overly conservative investing strategy may mean forgoing the higher returns that riskier investments, like growth stocks may offer. Similarly, using disposable income for a luxury purchase may mean sacrificing the opportunity to contribute to a retirement account or pay down debt.

### 7. Focus on Tax Savings

Effective tax planning is an integral part of personal financial planning. By taking advantage of available [tax deductions](#), credits and strategies, you can potentially reduce your overall tax burden and retain a larger portion of their income. Resources like tax preparation software, online tax calculators, or consulting with a tax professional could help you identify opportunities for tax savings and ensure compliance with relevant tax laws and regulations.

Common tax-saving strategies include maximizing contributions to tax-advantaged retirement accounts, claiming eligible deductions and credits like the mortgage interest deduction or child tax credit, and timing income and expenses strategically.

### 8. Protect Your Assets

Protecting your assets and wealth by purchasing appropriate insurance policies (e.g., life, health, disability, and property insurance), implementing risk management strategies and diversifying your investments. [Life insurance](#), for example, can provide financial protection for dependents, while health and disability insurance can safeguard against unexpected medical expenses or loss of income.

### 9. Make an Estate Plan

[Estate planning](#) is the process of determining how an individual's assets and possessions will be distributed after their passing. A comprehensive estate plan typically includes a will, trusts, beneficiary designations and other legal documents that outline the person's wishes regarding the distribution of their assets, as well as provisions for guardianship of minor children and end-of-life care.

Working with an estate planning attorney or financial advisor can help ensure that an estate plan is properly structured and compliant with relevant laws. Estate planning not only can ensure that your assets are distributed according to your wishes, but also helps minimize potential legal complications and tax implications for your beneficiaries.

### 10. Work With an Expert

Estate planning isn't the only area of your financial plan that an expert can provide guidance on. A financial advisor, especially one who offers financial planning, can be a valuable resource as you set financial goals, build up your savings, invest for retirement and take other important financial steps.

Just keep in mind that not all advisors specialize in financial planning. [Finding an advisor](#) with either the [CERTIFIED FINANCIAL PLANNER™](#) (CFP®) or [chartered financial consultant](#) (ChFC) designations ensures they are fiduciaries well-versed in the field of financial planning.

[10 Personal Financial Planning Tips to Live By \(smartasset.com\)](#)





## CHOCOLATE CHIP ZUCCHINI BROWNIES



### INGREDIENTS:

- |  |                            |
|--|----------------------------|
| 1 ½ cups of granulated sugar                   | ½ cup of vegetable oil     |
| 2 cups of all-purpose flour                    | ¼ cup of unsweetened cocoa |
| 2 cups of shredded zucchini                    | 2 tsp of vanilla extract   |
| 1 tsp salt                                     | 1 1/2tsp baking soda       |
| 1 ¼ cups of semi-sweet chocolate chips divided |                            |

### INSTRUCTIONS:

1. Preheat oven to 350°. Grease a 13x9-in. baking pan with cooking spray. Set aside.
2. In a large bowl, combine sugar, oil and flour until the mixture resembles wet sand. It will be dry looking and that's ok. While mixing, add cocoa, shredded zucchini, vanilla extract, salt, and baking soda. Mix until well combined. The mixture will moisten once the zucchini is added. Stir in one cup of the chocolate chips. beat cream cheese, sugar and extract until smooth. Spread over crust. Spoon pie filling over cream cheese layer.
3. Pour brownie batter into prepared pan and sprinkle the remaining chocolate chips on top. Bake 35-40 minutes or until toothpick comes out clean.
4. Cool in pan on a wire rack. Cut into bars.
5. Enjoy!

#### Serves: 18

#### Nutritional analysis per serving:

Calories: 248	Carbohydrates: 34 g
Total Fat: 11 g	Sugars: 21 g
Saturated Fat: 1.8 g	Protein: 2 g
Sodium: 223 mg	



Check out our Channel 6 Cooking Corner demonstration by clicking the link below:

<https://youtu.be/pZKzs2CZ6H0?si=pgYRxN9RCbeuOyKx>



## FAMILY & CONSUMER SCIENCES CALENDAR

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

\*\*Please observe that some event dates may have been changed\*\*

**\*WORKSHOPS & ALL CLASSES - PRE-REGISTRATION REQUIRED - Call: 918-746-3706\***

### October:

- 1 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 9-27-24)
- 8 Extension FCS PAC Board Meeting – Auditorium 3:00-5:00 pm
- 11 OHCE Membership Dues/Registration Due to **Group Treasurer**.
- 11 OHCE Group Member Lists with Officer & Committee Chairs-Due to Extension Office.
- 11 OHCE DEMO DAY SET-UP @ OSU Tulsa Campus 2:30-4:30 pm
- 12 OHCE DEMO DAY @ OSU Tulsa Campus 9:45 am (registration due by 10-1-24)
- 14 Workshop: Apple Butter @ 6 pm (**Class is Full**)
- 21 Workshop: Sour Dough @ 6 pm (**Class is Full**)
- 25 OHCE Membership Dues/Registration Due to **County Treasurer**.
- 25 OHCE Cultural Enrichment Trip: Shepherds Cross Fall Festival in Claremore

### November:

- 1 OHCE Membership Dues/Registration Due to State Treasurer.
- 7 OHCE Yearbook Meeting – Auditorium 10 am
- 12 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 11-7-24)
- 11 Veterans Day – Extension Office Closed
- 16 Workshop: Holiday Jelly @ 9 am – 1 pm (**Class is Full**)
- 21 OHCE BUNCO for Scholarships, 10 am – Noon
- 28-29 Thanksgiving Holiday – Extension Office Closed

### December:

- 2 Co-Parenting for Resilience, 9 am @ OSU Tulsa (pre-register by 11-27-2)
- 11 OHCE Holiday Luncheon @ OSU Tulsa (pre-register by **12-2-24** @ 918-636-6734)
- 13 OHCE Holiday Party for Families @ Tulsa County Transitional Living Center – More Info @ 918-408-6918
- 25-26 Christmas Holiday – Extension Office Closed



**CHANNEL 6  
COOKING CORNER**

October 31  
November 27  
December 23

@ Noon

Presented By: Stacey Jones  
Tulsa County FCS Educator



FAMILY AND  
CONSUMER SCIENCES

## OHCE UPDATES

### OHCE HEALTHY LIVING

Eat Smart from the American Heart Association brings us a clickable article to inform us of several healthy issues.

[https://www.heart.org/en/healthy-living/healthy-eating/eat-smart?utm\\_source=healthy+for+good+fy+2024&utm\\_medium=email&utm\\_campaign=CP\\_HFG\\_Send\\_1\\_090924&utm\\_content=hero+cta&sc\\_camp=0B4876E246A046B4B14864ADCB63B5B1](https://www.heart.org/en/healthy-living/healthy-eating/eat-smart?utm_source=healthy+for+good+fy+2024&utm_medium=email&utm_campaign=CP_HFG_Send_1_090924&utm_content=hero+cta&sc_camp=0B4876E246A046B4B14864ADCB63B5B1)

Charline Romine  
OHCE-TC Healthy Living Chairman



### SNOWFLAKE

#### LONGABERGER BASKET

Donate to: **November Bunco for Scholarships** for your opportunity to win this festive Christmas basket! The basket is 9 ½" in diameter and almost 7" tall. Every \$1 donation receives 1 raffle ticket!

### OHCE

**Bunco for Scholarships**  
Thur., Nov. 21, 10 am-Noon  
(Flyer on back page)



# OHCE UPDATES

## SHOUT OUT FROM ELAINE Tulsa County OHCE President



Is it just me or is this year racing by? When I was a kid, it was FOREVER between the start of school and Halloween. Now it seems that we should still be setting off fireworks instead of getting our trick-or-treat costumes ready.

But time waits for no man and that is why we are busy preparing for our 2024 Demo Day. Planning has been going on for months and I know there are lots of surprises awaiting you and your guests. Everyone will learn something new and there are some spectacular prizes to be won. Make sure you invite someone for a fun day.

Don't forget to get your membership dues in! Share OHCE with a friend, *Elaine*



### FAMILY ISSUES

We hope by now you have quite a stash of donations for the Tulsa County Transitional Living Center.

**October item(s): SOCKS**

\*\*\*\*\*

**Here is a reminder of items we collected all year: Baby Wipes, Hand Wipes, Hand Soap, Toothbrushes, Dental Floss, Hairbrushes, Combs, Shaving Lotion, Shaving Cream, Deodorant, Socks.**

The shelter also provides Christmas gifts for all the children. If you would like to assist with this project, please purchase a Walmart gift card for the shelter to use for last minute arrivals to the shelter. Write the dollar amount on the gift card. Bring all items to the Holiday Luncheon, Wed., Dec. 11<sup>th</sup>! Thank you!

### SCHOLARSHIP RAFFLE

We will be selling Raffle Tickets for THIS BEAUTIFUL, CROCHETED JACKET! We would like to thank Jo Potter for donating this beautiful jacket!

The Raffle Tickets will again sell for \$1 each or 6 tickets for \$5. We are selling tickets now and continuing through our Demo Day, October 12<sup>th</sup>. The drawing will be at Demo Day, and you do not need to be present to win!

Each group may pick up books of tickets to sell at the Extension Center, 8:30 a.m. to 4:00 p.m.



Contact Shari Munroe for more information.

### Ombudsman Program

Having trouble with a nursing home or long-term care facility? Oklahoma has an Ombudsman Program that helps you resolve issues. They focus on improving the quality of care for those residents. You can contact the State Ombudsman, Bill Whited, at 405-521-2281. If helping people is your passion, they are looking for volunteers to work towards improving the lives of older persons in institutions. Contact them at 800-211-2116.



# OHCE UPDATES



## **Holiday Party**

Tulsa County OHCE will host, on Dec. 13<sup>th</sup>, 6:00-8:00 pm, a Christmas Party for the families staying at the Tulsa County Transitional Living Center!

All OHCE members are asked to help by participating at the party with set-up, games, etc., or by donating cupcakes!

Call Shari,  
408-6918,  
& volunteer!



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Family and Consumer Sciences  
Tulsa County OSU Extension Service

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918.408.6918

**OHCE**  
**BUNCO for**  
**Scholarships**

**NOVEMBER**

**21st**

**10:00 AM to NOON**

**BRING YOUR OWN DICE!**

**FREE to Play!**  
**Receive 1 Raffle Ticket**  
**per \$1 Donated for**  
**Drawing for Basket!**

**Tulsa County OSU Extension Office**  
**4116 E 15th St - Tulsa, OK**  
**LOTS OF DOOR PRIZES!**

**TULSA COUNTY OHCE**

# 12 Days of Christmas

**2024 HOLIDAY POTLUCK LUNCHEON**

**Wed, December 11th  
11AM - 1PM**

OSU Tulsa  
Conference Center  
BS Roberts Room  
700 N Greenwood Ave  
Tulsa, OK

RSVP by 12/2 to  
Coe Ann 918.636.6734

**Please bring Gift Cards  
and items for the Tulsa  
County Transitional  
Living Center**

**Bring an  
Ornament  
to  
Exchange**

