



## **Mid-Year Financial Checkup Helps Keep Goals on Track**

**By: Trisha Gedon,  
OSU Sr. Communications Specialist**

It doesn't seem too long ago when the notes of Auld Lang Syne filled the air, and people were setting their goals for 2026. Now that the year is half over, it's a good time to check the progress of the financial goals that were set at the beginning of the year.

Saving money is a popular resolution, but that can be difficult, especially as consumers see prices continue to rise for basic necessities such as food, gas and housing, said [Mengya Wang](#), [Oklahoma State University Extension](#) finance specialist.

"More and more of our budgets are going to pay for basic living expenses," she said. "This is why it's important to track where every dollar gets spent. Consumers need to see where their money is going, hopefully find ways to cut some expenses, and still strive to meet savings goals. Look at your goals from January to see where adjustments need to be made."

Although the holidays are still six months away, it's never too early to find good deals on gifts. Budgets can get even tighter in November and December with extra expenses, so if exchanging gifts is something the family does, purchase some good bargains now. This will help ease budgetary stress later in the year. At the end of the year, stock up on holiday essentials by taking advantage of post-holiday sales.

For those who set savings goals, whether it's for an emergency fund, a vacation or something for the house, check the progress. Look for ways to cut expenses and use those savings toward the overall savings goal.



**A mid-year financial checkup helps  
keep goals on track.**

"Little expenses can add up without realizing it," Wang said. "Buying coffee daily on the way to work, snacks from the vending machine or eating lunch out can cut into funds that could be saved. It's much cheaper to make coffee at

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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!**

## Mid-Year Financial Checkup Helps Keep Goals on Track... Continued

### Strengthening Oklahoma Families/Tulsa County

home, buy snacks at the grocery store and pack a lunch. Cutting your spending by just \$10 per week can add an extra \$520 to your savings account.”

Now is also a good time to check the progress of the emergency fund. Ideally, consumers should have three to six months’ worth of living expenses saved. While this may seem like a lofty goal, any amount put toward this is progress. Be sure to check the progress on retirement accounts, vacation savings, home repairs/upgrades and the other goals that have been set.

“Because inflation continues to rise, if you were saving \$100 per month, cut it back to \$50 if necessary to help make ends meet,” she said. “Consider treating savings contributions as a bill that can’t be skipped. Cut back if necessary, and bump that amount back up as soon as you can.”

Wang also said building good financial habits should start early. Parents who talk about budgets, spending and saving with their children will help children learn the importance of setting financial goals later on in life.

“Building up your savings doesn’t mean you can’t go do fun things,” she said. “Look for free things to do in the area or use coupons for local attractions.”

One mistake consumers make is buying the cheapest product of whatever the family needs, such as clothing, insurance or appliances. Compare insurance policies because out-of-pocket expenses will vary from company to company. Consumers need to know if the policy is replacement or current value.

Many people buy a policy and stay with the company for years, but it’s important to shop around and find the deal that best fits your budget.

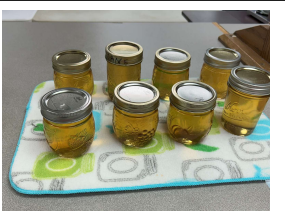
“As you review your goals, don’t worry too much about being behind,” Wang said. “This mid-year checkup is the perfect time to re-evaluate and get back on track.”



**2026 Food Preservation Labs are completely filled.  
Keep watching the Newsletters for the 2027 Labs.**

## WHAT'S HAPPENING IN FCS

May was a busy month for Family and Consumer Sciences (FCS)! Highlights included Water Bath Canning: Easy Jelly, Channel 6 Cooking Corner, Food on the Move, Farm to Student at Roy Clark Elementary, Fruit Salad at Community Care, and the OSU-Tulsa County Extension Open House.



# FCS



TULSA COUNTY  
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## BLUEBERRY ZUCCHINI MUFFINS

Servings: 12

Stacey Jones – Family and Consumer Sciences Educator  
OSU Tulsa County Extension Center

### Ingredients:

3/4 cup sugar	1/8 teaspoon baking soda
1 egg	1/4 teaspoon baking powder
6 tablespoons corn oil	1/8 teaspoon nutmeg
1 teaspoon of vanilla	1/2 teaspoon cinnamon
1 cup + 2 tablespoons flour	1 cup shredded zucchini (seeds removed)
1/8 teaspoon salt	1 cup fresh blueberries

### Instructions:

1. Preheat oven to 350°F.
2. Line or grease a 12-cup muffin tin.
3. In a medium bowl, beat together sugar, egg, oil, and vanilla until combined.
4. Add flour, salt, baking soda, baking powder, nutmeg, and cinnamon. Mix just until blended.
5. Fold in zucchini, blueberries, and walnuts if using.
6. Fill muffin cups about 2/3 to 3/4 full.
7. Bake for 18–22 minutes or until tops spring back lightly and a toothpick inserted in the center comes out clean.

### Nutritional analysis per serving:

Calories: 212 kcal, Carbohydrates: 33 g, Total Fat: 8.6 g, Sugars: 23.7 g, Saturated Fat: 1.1 g, Protein: 2.4 g, Sodium: 45 mg, Fiber: 1.5 g



FAMILY AND  
CONSUMER SCIENCES

**FCS  
IN THE NEWS  
TAKE A LOOK!**



**CHANNEL 6**

**FCS NEWS SPOTS:**

**Cooking Corner:  
Blueberry Zucchini Muffins  
[https://youtu.be/l\\_dqci6dpyQ](https://youtu.be/l_dqci6dpyQ)**

## **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\***



### **June:**

- 1 OHCE Scholarship Applications Due @ Extension Office by 4:30 p.m.
- 3 OHCE NE District – Tri-County Planning Meeting for 2027 @ 10 am, in the Classroom
- 3 Co-Parenting for Resilience @ Extension Center, 1 pm - 5 pm (Register by 3 business days prior)
- 5 TPS Food Program-Oasis Market (OHCE Volunteers needed @ 10:30 a.m.)
- 10 Tulsa County Free Fair Planning Meeting, 1 p.m. - 3 p.m., in the Auditorium
- 16 Food Preservation Water Bath LAB: SALSA 1 p.m. - 5 p.m. @ Extension Center (Pre-Reg/Pg. 4)
- 19 Juneteenth – Extension Office Closed
- 27 OHCE Cultural Enrichment: Rt 66 ROAD FEST @ Expo Square-More Info call: Jean 918-373-0553
- 30 Food Preservation Water Bath LAB: PICKLING 1 p.m. - 5 p.m. @ Extension Center (Pre-Reg/Pg.4)

### **July:**

- 1 Co-Parenting for Resilience @ Extension Center, 1 pm - 5 pm (Register by 3 business days prior)
- 3 Independence Holiday – Extension Office Closed
- 12-14 OHCE State Meeting @ Champion Convention Center, OKC (Pre-Register)
- 13-17 **TULSA COUNTY FREE FAIR:**  
(13<sup>th</sup>=Setup, 14<sup>th</sup>=Entries, 15<sup>th</sup>= Judging, 16<sup>th</sup>=Open to Public, 17<sup>th</sup>=Open to Public)
- 17 OHCE Membership Tea @ Tulsa County Free Fair, 2:30 p.m. to 4:30 p.m.

### **August:**

- 4 OHCE After the Fair Meeting @ Extension Center, 1 p.m.
- 15 FCS & OHCE @ Kendall-Whittier FARMER'S MARKET, 1 S. Lewis Ave., Tulsa. Opens 7 am – (OHCE Volunteers needed to work.)
- 18 OHCE Leader Lesson Training @ First United Methodist Church, 4715 Price Road, Bartlesville, @ 10 a.m.

## THANK YOU TULSA COUNTY COMMISSIONERS

### OHCE Recognized by County Commissioners – May 4

Tulsa County OHCE was proudly recognized on May 4th with an official proclamation from the County Commissioners. This special acknowledgment highlights the continued dedication of OHCE members who work to strengthen families and communities through education, service, and leadership. We are thankful for the Commissioners' support and for shining a light on the meaningful impact of OHCE across our county.



### OHCE WEEK IN-REVIEW

#### OHCE Celebration Highlights

The recent OHCE Celebration was filled with connection, creativity, and inspiration. Members enjoyed time together while sharing a meal and participating in two fun, hands-on craft projects—photos featured here. A highlight of the event was our guest speaker, Cassie Celestain, founder of the Tulsa Period Pantry, who spoke about her impactful work supporting individuals in need across our community.

We are also excited to share that OHCE welcomed **three new members** during the event—what a wonderful way to grow and continue our mission. Congratulations and welcome to our newest members!

**“22 NEW MEMBERS ADDED IN 2026! A 36 PERCENT INCREASE!”**

OHCE UPDATES

**SHOUT OUT FROM DEBORAH**

Tulsa County OHCE President



Greetings - OHCE Tulsa County Members,

May was a busy month! On May 4th at 9 am, Tulsa County Commissioner's presented Stacey and I with a Proclamation celebrating OHCE Week. And that afternoon's OHCE Week celebration event was a huge success. Linda Lawrence and her committee did such a great job; the food was great and the paper crafts were fun.

At our May 13th Spring Business Meeting we learned the history of Quilts of Valor from guest speaker Norlene Grigsby. She displayed several incredible quilts. We also heard many great committees and group reports and celebrated 22 new members in 2026. Wow!

Our NED Representative, Pat McNally, has invited Washington, Osage, and Tulsa OHCE members to the Tulsa OSU Extension Office on June 3rd at 10 am for the first 2027 NED planning meeting.

Also, please do not forget the June 27th Cultural Enrichment event at the Route 66 Road Fest featuring classic cars, interactive history lessons, vendors, and lots of fun.

Hopefully, you all are working on your fair entries - July will be here before we know it.

Blessings to you all, Deborah



**2026 OHCE-TC Family Enhancement  
Community Service Project**

OHCE – Tulsa County has chosen the Tulsa Period Pantry for the Family Enhancement Community Service Project in 2026. The Period Pantry mission is to help teens and young women in Tulsa County who cannot afford to purchase feminine hygiene products. It is surprising to learn that 1 in 4 girls miss school due to not having period products.

**Please consider purchasing new, unscented feminine hygiene products for our OHCE-TC community service project. (All sizes of menstrual pads and tampons are needed).**

We will collect the items for the Period Pantry at our September Business Meeting and at our Holiday Luncheon.

Deborah McIntyre  
Family Enhancement Committee





# OHCE UPDATES



**2026**

## TULSA COUNTY FREE FAIR OPEN CLASS EXHIBITS



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### FAIR DATES

<b>JULY 14<sup>TH</sup></b>	<b>ENTRIES TAKEN</b>
<b>JULY 16<sup>TH</sup></b>	<b>PUBLIC VIEWING &amp; 4-H ACTIVITIES</b>
<b>JULY 17<sup>TH</sup></b>	<b>PUBLIC VIEWING &amp; 4-H ACTIVITIES</b>

Tulsa County Fair events are held in the SageNet – Expo Building Lower Level on the  
Tulsa County Fairgrounds.

**Tulsa County Fair is open to all residents of Tulsa County and all members of Tulsa County  
4-H, FFA, OHCE, Master Gardeners, and Master Wellness Volunteers.**

**For More Information Call: 918-746-3706**

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