



Prioritize Your Bills



In times of a financial crisis (loss of a job or a death of a wage-earner) it may become hard to pay all the bills. During this time, it is important to prioritize the bills and give top priority to those having to do with: Housing (and utilities), Insurance, Court-Ordered obligations and Food.

- First, **apply for unemployment benefits** if you have lost your job. It might take a few weeks to start getting benefits, so the sooner you apply the better. You will apply on-line with your state’s unemployment benefits office. In Oklahoma, the site is: <https://oklahoma.gov/oesc.html>.
- Next, **make a list of all expenses**, placing a star by those you need to pay to protect your housing, insurance, court-ordered obligations. Cancel the expenses that don’t help pay for those. Some things you might cancel are: cable TV, internet service, subscriptions to movie apps, gym memberships, anything above basic phone service. Look hard for things you might be able to sell for cash to help pay the bills such as an extra car or recreational vehicles, clothes, shoes and household items you no longer use. Consider trading a car with a high payment for a less expensive, older car with a lower payment and lower insurance costs. Also, try to use free food banks in your area and free sources of entertainment.
- Now, **make a list of all income**. If the income is less than the expenses, think of ways you might make some extra income by doing odd jobs, babysitting, cleaning houses, etc. Think of the consequences of not paying each bill. It might be minor such a paying a late fee or having a negative mark on your credit history. Or it could be major, like getting evicted from your home or having the utilities cut off. Pay the bills first that have a major consequence (the ones with the star from your list.)
- For the bills you cannot pay, **contact the creditor** and explain the situation. They may be willing to work with you to make it easier for you to get by for a time and catch up after you get that extra income back or get the expenses in line with your income. Last, be sure you **have a working budget**.

Source: Consumer Financial Protection Bureau. www.cfpb.gov

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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 Roxanne at 918-746-3706. Receiving it by email would greatly reduce our printing and postage expenses.
Thank you!

Clean Up the Clutter with the Help of a Tape Measure

As homeowners prepare for the traditional spring-cleaning effort, they should add a tape measure to the list of essential items necessary to do the job right. Just like clearing away the clutter, measuring the distance around furniture and other household belongings ensures family and friends have plenty of room to move around the house, said Gina Peek, Oklahoma State University Cooperative Extension housing and consumer specialist.



“This is about more than cleanliness. According to the U.S. Centers for Disease Control, falls are one of the leading causes of injury and even death, especially among older adults age 65 and older,” Peek said. “Making sure there’s plenty of space to move around the house cuts down the chances for trips and falls, making your house a safer place to live and visit.”

Eighteen inches is a good distance to place between a coffee table and a couch or other type of seating. However, for most people, leaving at least 32 inches around furniture and other stationary items allows for comfortable movement in kitchens, bedrooms, living rooms and other living spaces.

This is enough space to allow assistive devices such as walkers and wheelchairs to pass through, and gives people plenty of room to enter, exit and move around in a seating area. “To test the spacing, use a walker to see how easily you can navigate,” Peek said. “If it’s too hard or you have to make too many turns, think about rearranging or removing pieces to cut down on clutter and overcrowding, which should make it easier to maneuver.”

While checking the spacing around furniture throughout the house, homeowners should also take note of other potential hazards such as poor lighting, loose rugs, less than sturdy furniture, and most commonly, objects on the floor that could easily cause trips and falls.

“Be honest with yourself,” she said. “If you’re not good at identifying your clutter, call a friend or family member to help you.”

When it comes to evaluating the household’s lighting, pay special attention to walkways, stairs, kitchen counters, closets, workshops and sewing areas to make sure there is proper illumination and the lighting is even.

“Shadows can be just as much of a hazard as poor lighting,” Peek said. “Place nightlights in bedrooms, bathrooms and hallways, and put lamps near the beds. Don’t forget to ensure you have a clear path to any light switches, especially ones located away from doorways.”

For more information visit: <https://www.mayoclinic.org/healthy-lifestyle/healthy-aging/in-depth/fall-prevention/art-20047358>

It Can be Difficult to Distinguish Normal Teenage Moodiness from the Signs of Substance Use

Youth substance use can be extremely harmful to developing bodies and minds, increasing the risk for substance use disorder (SUD) and long-term effects. Protective factors can reduce substance use and help youth more effectively handle stressful events while avoiding risky behaviors. Parents are a powerful influence in the lives of their youth and can be protective factors through their engagement, connectedness, and positive parenting practices.

Take Action

Speak openly with your youth about the risks of using substances and set clear expectations. Be supportive when your youth talk about their efforts to resist peer pressure. Youth who are using substances may be reluctant to seek treatment. If your child is using substances, try having a direct conversation with them about the consequences of substance use.

Take Notice if These Behaviors Occur Suddenly

- Problems at school or work (poor attendance, low grades, disciplinary action)
- Lack of energy and motivation (disengagement from former interests)
- Physical or mental changes (neglected appearance, memory lapses, weight loss or gain, change in sleeping habits, poor concentration)
- Changes in relationships with family and friends (reluctance to parents meeting new friends)
- Secretive behavior (exaggerated efforts to bar others from entering their room)
- Money issues (requests for money without explanation, lost or stolen money, having items disappear from home)
- Finding substances among youth's belongings



Visit ParentsEmpowered.org to learn more about youth substance use and how to talk to your child.

Sources and additional information:
 Utah State University Extension
 Mayo Clinic Preventing Substance Use in Youth
 Youth.gov Warning Signs of Youth Substance Use
 CDC Youth Substance Use Protective Factors

Ask the 5 Ws

1. Where are you going?
2. What will you be doing?
3. Who are you with?
4. When will you be home?
5. Will there be alcohol?

Creating Healthy Routines



Fast Facts

- When it comes to diet, sleep and exercise, having good, strong routines are linked to improved mental and physical health.
- People with more daily routines have lower levels of distress when facing problems with their health or negative life events.
- It takes an average of 66 days for a behavior to become automatic (a habit), but for some people it can take as long as 8 1/2 months. Don't give up!

Tips for Success

Create the routine that is right for you. We don't all have the same schedules or responsibilities and some of us struggle with certain parts of daily life more than others. All healthy routines should include eating a nutrition-rich diet, exercising, and getting enough sleep, but no two routines will be exactly the same. In fact, your routine may not even be exactly the same every day.

Start small. Changing up your day-to-day routine all at once probably won't end up with lasting results. Pick one small thing each week to work on. It could be adding something new and positive, or cutting out a bad habit. Small changes add up.

Add to your existing habits. You probably already have some habits worked into your routine, like drinking a cup of coffee in the morning. Try adding new habits to existing ones. For instance, if you want to read more, you could set aside ten minutes to read while you have your coffee (instead of drinking it on your drive to work).

Make swaps. Think about the things you do during the day that aren't so healthy and swap them with better behaviors. For example, if you feel sluggish in the afternoons and eat sugary snacks for a quick pick-me-up, try taking a brisk walk instead to get your blood pumping and endorphins flowing. Or if you find yourself having a few alcoholic drinks after a long stressful day, try sipping hot tea instead.

Plan ahead. When life gets hectic, you may be tempted to skip out on the new parts of your daily routine. By doing things like prepping meals ahead of time, picking out an outfit the night before work, or having an alternate home workout option for the days you can't make it to the gym, you help set yourself up for success even when you're hurried.

Make time for things you enjoy. Even if it's just 15 minutes a day, set aside time to do something you find fun or relaxing—it will release chemical messengers in your body that are good for your physical and mental health.

Reward yourself for small victories. Set goals and celebrate when you reach them. Have you added exercise to your weekly routine and worked out every day as planned for the last couple weeks? Treat yourself! Watch a movie you've been wanting to see or try out that new video game.

Don't beat yourself up if you miss a day. Making life changes can be hard and you might forget to do something that is new to your routine every once in a while. You don't have to be perfect, just try to do better the next day.

Source: <https://mhanational.org/creating-healthy-routines>



SHOUT OUT FROM SHARI

Wow! It was one year ago, this month, that we were faced with the Pandemic! Now, here we are, still facing the challenges dealing with COVID 19. I am so proud of our groups that have continued to meet virtually and in person.

A special SHOUT OUT to the Owasso Jewels and Jenks Groups! They have been meeting via ZOOM every month! And another SHOUT OUT to the Knit and Stitch group! They have been meeting in person at various homes or a church. Another SHOUT OUT goes to our Jenks Night Owls for meeting via Facebook! I want to give a big SHOUT OUT to Jean Parks and Coe Ann Patton for updating our OHCE Board at the Extension Office!

I am so thankful for many things and being a part of OHCE is one of them. Continue to invite your friends to come to a meeting. We have some really great Leader Lessons lined up and they are a perfect way to encourage someone to join OHCE!

Finally, I'm looking forward to the NE District Virtual meeting this month!



Nuts About OHCE! *Shari*

WHAT'S HAPPENING

March:

- 8: Chat and Create 10:30 Auditorium
- 16: OHCE NE District Meeting 9:30
Held virtually and limited (16) in-person attendance in the auditorium
(Needed to RSVP by Feb. 12th)
- 22: Chat and Create 10:30 Auditorium

April:

- 2: Good Friday, Extension Office Closed
- 12: Chat and Create 10:30 Auditorium
- 26: Chat and Create 10:30 Auditorium

May:

- 2-8 OHCE Week!



Please remember:
While attending an OHCE event:
Masks and Social Distancing
are required.



Stay tuned for a possible
Membership Event in April.
Hopefully, the week of April
19th to 23rd.



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



RESOURCE MANAGEMENT

The 2020 November issue of the AARP Bulletin had a very informative article about, "Reset, Rethink, Repair Your Finances". Also included in the article was a monthly budget Worksheet that helped you decide, "Make More Money - or - Spend Less".

"Thought Question" for March

"What measure can RESOURCE MANAGEMENT contribute to increasing family finances and personal assets?"

~Dolores Williams, Resource Management Chairperson

March Healthy Living Links:

1. A healthy little snack:

<https://tadkapasta.wordpress.com/2011/08/02/cute-as-a-button-mushroom-toasties/>

2. A sweet treat. (Not so healthy, but fun!)

<https://www.justapinch.com/recipes/dessert/cookies/cute-as-a-button-cookies.html>

~Charline Romine, Healthy Living Committee Chairman



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