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RAISING KIDS, EATING RIGHT, SPENDING SMART, LIVING WELL

Reply to:

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Timely Tips

ARE YOU FEELING THE HOLIDAY BLUES?

For many people, the holidays are a time of happiness and cheer. But for some people it can be a time of sadness and depression. In fact, depression is not uncommon both during and after the holiday season. If you are feeling depressed, there is nothing wrong in talking to someone about how you feel. It does not mean that there is something wrong with you. In fact, it is smart to talk to someone else.



Take a deep breath and follow some of these tips for easing your stress during the holidays:

- AVOID PACKING YOUR SCHEDULE — If you look at your calendar and there is something to do every single night you may feel overwhelmed. Do things in moderation. If you have too many activities, you lose some of the simple joy that comes with the season.
SPEND WISELY — Many places will be having sales and it is easy to get caught up in the frenzy. Take the time to determine what you can spend without putting yourself into debt. It makes it easier to make a list of the gifts that you want to get the people on your gift list.
USE CREDIT WISELY — If you have to use a credit card for purchases, try to only use one card. Also try to charge as little as possible so that you can pay it off quickly.
THOUGHTFUL GIFTS — The best gifts are not always the ones with the biggest price. Are you talented with a sewing machine or other craft? Gifts that are handmade are often treasured for years to come.
SPEND TIME — Spending time with your family and loved ones is the best gift of all! Spend time with your family talking, playing and just being together.

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Source: www.ca.uky.edu/HEEL/Bulletins

"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has." -- Margaret Mead

IN THE NEWS...WHAT CAN BE DONE ABOUT STUDENT LOAN DEBT?

Having to worry about how to pay for college is the biggest downer about higher education. Too many students give up on college because of financial concerns. The newly expedited "Pay As You Earn" (PAYE) repayment plan, which will now go into effect in 2012 rather than 2014, has two main parts (*USA Today*):

- It "Expands a program that allows federal student loan borrowers to apply for a reduction in their loan payments based on their income," and
- It allows "Borrowers who have both Federal Family Education Loans, which are federally guaranteed loans issued by private lenders, and



Direct Loans, which are issued directly by the federal government, [to] lower their interest rate by a half-percentage point through consolidating all of their loans into the Direct Loan program."

The main features of the "Pay As You Earn" repayment plan are (Bills.com):

- **CONSOLIDATION:** "Borrowers with direct government loans *and* government-backed private loans [can] consolidate their loans into one new loan."
- **SIZE OF PAYMENT:** "Student loan payments will be limited to 10% of a graduate's income," which is 5% lower than the current limit of 15%.
- **DEBT FORGIVENESS:** "The unpaid portion of the student loan debt is wiped out in 20 years, if the borrower has made loan payments as agreed," which is 5 years earlier than the current law, in which the debt is forgiven after 25 years.

Not all of the originally proposed changes will go into effect right away. Details must still be worked out in upcoming sessions. For more information on additional repayment options (including helpful calculators), visit: <http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp>.

Source: Nicole Stork-Hestad, Ph.D. Student, Family Sciences, University of Kentucky

IMPORTANCE OF COOKING AND EATING AT HOME

The approaching holiday season reinforces a truth about eating: Dining at home with family and friends is rewarding, fun and enjoyable. In the coming year, consider making cooking and dining at home a priority in your family. It controls food costs and helps with weight management, and it brings a family together.

Research shows that having regular mealtime can improve the health of children, help with their social and emotional development, and help them do better in school. In the midst of a hurried world, the investment in family mealtime is well worth the time and effort.

Healthy habits, including controlling portion size, eating only one portion, and choosing and cooking healthy options help adults and children control weight and it increases consumption of nutrients necessary for good health. Children who eat at regular meal times consume more fruits and vegetables and fewer fried foods and sodas.

One way to make cooking and eating at home easier is to assign tasks. Involve the entire family by getting them to participate. Assigned tasks (helping to plan menus and shop, setting the table, and clearing up after the meal) shares the workload and reinforces the idea that these daily tasks are enjoyable.

Planning is another helpful tool that makes cooking and eating at home easier. Follow a grocery list and keep staples on hand to make cooking easier. Use the weekends to prepare entrees, such as lasagna, stew or other casseroles, that can be stored or frozen for use during the week. Prep vegetables and meat in advance and review



ingredients and recipes to be sure you understand the cooking procedure. These basic techniques will help you get your family's dinner on the table quicker.

Source: Ingrid Adams, UK extension specialist for nutrition and weight management

UNIQUE THINKING SKILLS IN PRESCHOOL-AGE CHILDREN

Young children aren't just "miniature adults." Preschool-age children actually think about the world from a very different viewpoint. Knowing how preschoolers approach the world can help child care providers do a better job of communicating with them.

Most 3- to 5-year-olds see the world only from their own point of view, a quality called **egocentrism**. Have you ever listened to an argument between two preschoolers? You might notice that neither child really understands the other one's side of the argument. If asked what someone else is feeling, most preschoolers will describe what they themselves feel. Preschoolers who think and talk egocentrically are not intentionally being selfish. They truly believe that everyone shares their point of view.



Preschoolers also tend to give lifelike qualities, such as feelings and thoughts, to inanimate objects like teddy bears and leaves. This kind of thinking is known as **animism**. To preschool-age children, anything that moves is alive, like a piece of paper blown by the wind or a flowing stream. Sometimes children cry if a favorite stuffed animal is kicked or callously tossed out of the way, because they are afraid the animal's feelings will be hurt. This is a clear example of animism.



Preschoolers' logic is faulty by adult standards, but remember that it is very reasonable in their minds. Instead of correcting or arguing with young children, find positive ways to challenge their thinking. Help preschoolers notice signs that another child is angry or upset, such as crying or yelling. Talk about the fact that everyone is different, and we all have different ideas and feelings. By helping children recognize that others may have different ideas or perspectives, you will encourage them to develop compassion and empathy.

Source: eXtension.org

BREAKFAST IS A MUST!

What happens when we don't supply our brain with enough energy for the day? We tend to become irritable, lethargic, and even develop headaches. The best solution to avoid these things is to make sure our body gets the calories and nutrients it needs to help us think clearly the whole day. The best place to start is with breakfast.



Breakfast literally means "to break the fast." When we wake up in the morning it has been about eight hours or more since the last time we've eaten any food. A healthy breakfast can improve our attention and concentration on our morning tasks. This is especially important for school age. Teachers often report that children who don't eat breakfast become restless and inattentive by late morning. Breakfast is also important because it provides about ¼ our daily calories and nutrients.

Cook's Corner

BROCCOLI PIZZA

Yield: 8 slices

1½ cups shredded Monterey Jack cheese
 1 (12-inch) whole wheat pizza crust
 1 cup chopped broccoli florets
 1 medium zucchini, thinly sliced
 1 medium onion, sliced into strips
 1/2 medium red bell pepper, cut into strips
 1 medium tomato, thinly sliced
 2 cloves minced garlic
 1 teaspoon dried Italian seasoning
 2 Tablespoons vegetable oil

Preheat oven to 450°F. Sprinkle half of the cheese evenly over crust; set aside. Sauté vegetables, garlic and Italian seasoning in hot oil 3-5 minutes or until vegetables are crisp-tender. Spoon vegetables evenly over pizza crust. Top with remaining cheese. Bake 5 minutes or until cheese melts.

Nutrition Analysis: 320 calories; 23g fat; 11g saturated fat; 0g trans fat; 65mg cholesterol; 540mg sodium; 18g carbohydrates; 3g dietary fiber; 3g sugars; 15g protein.

