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FamilyConsumerSciences

**Issue 11 ♦ Volume 2**

**RAISING KIDS, EATING RIGHT, SPENDING SMART, LIVING WELL**

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**Layaway: Another Way to Buy**

If you don't want to pay with plastic and you don't have the necessary cash on hand, you may want to ask a merchant about a layaway plan. Layaway purchase plans are designed for people who want to buy products and services without using credit or paying the full price immediately.

When you buy an item on credit, you take the merchandise home with you. When you use layaway, you typically put down a deposit—usually a percentage of the purchase price—and pay over time; the retailer holds the merchandise for you in reserve. You take the merchandise only when you have paid for the item in full.

The Federal Trade Commission (FTC), the nation's consumer protection agency, says it's important to ask questions about how particular layaway plans work. Doing a little research on the front end can help you avoid problems later.

**Online Layaway:** Layaway purchase plans are not limited to brick-and-mortar retail outlets; some online merchants use them, as well. Some layaway sites operate like a combination shopping search engine and online shopping mart. The companies have hundreds of merchants and online retailers selling name brand items. First, you select a product. Then, you pay: some sites require electronic debiting from your checking account; others require that you pay by check or money order through postal mail. Still others allow you to pay with credit or debit cards, or use online payment services. Once you've paid the balance, the online layaway service pays the merchant, and the merchant sends you the product. Some sites offer layaway plans for non-retail items like travel, tickets to sporting events—even surgery. For example, if you're planning a vacation to the Bahamas in six months, or scheduling a certain medical procedure like plastic surgery in nine months, there are websites to handle your payment plan.

**Layaway Tips:** Get the merchant's lay away policy in writing.

Look for details on:

- ♦ The terms of the layaway plan: how much time you have to pay for the merchandise or service; when your payments are due; the minimum payment required; and possible charges for using the plan, like a service fee. Find out if there is a fee or a penalty for missed or late payments. Will your contract be cancelled? Will the merchandise be returned to inventory?
- ♦ The refund policy: if you decide you don't want the merchandise after you've made some or all the payments, can you get a refund? Retailer's policies may differ: some give you all your money back; others may charge a non-refundable service fee; still others may offer a merchant credit for the amount you paid.

**Check out the business.** Contact your state Attorney General's Office. ([www.naag.org](http://www.naag.org)), local consumer protection agency ([www.consumeraction.gov](http://www.consumeraction.gov)), and your local Better Business Bureau ([www.bbb.org](http://www.bbb.org)). They can tell you if consumers have filed complaints against the retailer or online service.

**Keep good records** of the payments you make on layaway merchandise. They may come in handy if you have a problem with the seller.

Source: Federal Trade Commission Protecting America's, FTC Consumer Alert

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## The NuVal System

When you shop for food do you sometimes feel overwhelmed by the number of different food products available? Do you wonder of all the cereals on the grocery shelf which one is the most nutritious? Have you thought about whether you should buy whole, 2 percent, 1 percent, fat-free, or chocolate milk? Do you spend time trying to read food labels to determine which product provides the most nutrients? Do you ever think there must be an easier way to make these food decisions? Well there just might be!



NuVal is a nutrition scoring system developed by an independent panel of nutrition and medication experts. NuVal is used by large food chains such as Hy-Vee Inc. (in the Midwest), Meijer, and others. It is being pilot tested by Kroger in Lexington.

The NuVal system scored foods from 1 to 100 based on their nutritive value. Foods that have higher nutrition value will score close to 100. For example, fresh vegetables and fruits score in the high 90s, while products with lower nutrition such as crackers with peanut butter and butter flavored cookies score 1 to 4 respectively.

A total of 30 nutrients and other factors are considered when scoring a food. Favorable nutrients are placed in the numerator and unfavorable in the denominator to obtain a score. Favorable nutrients or those that are beneficial to health include:

Vitamins: A, D, E, C, and B (6, 12, and folate)

Minerals: iron, potassium, calcium, and zinc

Macronutrients: carbohydrate, protein, and fat (omega-3 fatty acid)

Phytochemicals: flavonoids, carotenoids, and fiber

Unfavorable nutrients: saturated and trans fat, sodium, sugar, and cholesterol

Nutrient density, the quality of protein, type of fat and carbohydrates, and the association of the nutrient with disease are also considered when assigning a score. For example, trans fats, saturated fats, sugar, and sodium are associated with diseases such as obesity, heart disease, and hypertension. Products that contain these nutrients are given a lower score. Higher scores are given to products that contain fiber and omega-3 fats as these are associated with good health.

Suggestions for using NuVal

- ◆ Compare foods within rather than across food groups. For example, it is better to compare different types of cereals, vegetables, fruits, milk, and meats to determine the best choice.
- ◆ Choose foods based on the guidelines in the Food Guide Pyramid. No one food contains all the nutrients needed to keep the body healthy. Choose a variety of foods to obtain a nutritionally adequate diet.

Source: Ingrid Adams, Extension Specialist for Nutrition and Food Science, University of Kentucky, College of Agriculture

## Holiday Shopping on a Budget

The holiday season seems to start earlier every year. However, preparing early for your holiday shopping can help reduce holiday stress and your after-holiday bills. According to the National Retail Federation, the average shoppers spends \$832.36 on holiday gifts, food, and decorations. Before you start your holiday shopping, take time to develop a budget for gift-giving, food and entertainment expenses. Planning ahead gives you time to shop for the perfect gift at the right price, maybe even on sale.

The first step in making a holiday budget is to make a list of all friends and family that you would normally purchase a gift, and then talk with other family members about setting a spending limit on gifts. This will help everyone budget and shop more effectively. Before heading out to the store set a dollar amount that you will spend on each person. Remember holiday sales can be tempting, but once you are in the store stick with your original budget.

You will also want to think about how you pay for your holiday shopping. You are less likely to overspend if you pay with cash, as opposed to using a credit card. Shopping with a credit card is very convenient, but since you cannot easily see how much you are spending, you are finished with your holiday shopping.

Spending cash makes you much less likely to overspend. Another option to consider, many stores are now offering layaway plans. If you decide to use a store layaway options, be certain to check their return policy and keep track of all payments.

Realizing that everyone may be watching their budget a little closer this year, it may also be a good time to talk to your family and friends about setting new holiday traditions. Instead of traditional gift giving, consider a "Santa Swap", where you buy a gift for one person in the group instead of everyone. In many families, people enjoy spending time together more than they do the actual gift received. You may consider a nice dinner out where each person pays for their own meal. Also, instead of one family member being responsible for the traditional holiday meal, consider a potluck so that everyone contributes to the expenses.

Source: Jennifer Hunter, Extension Specialist for Family Finance, University of Kentucky, College of Agriculture.



## Dealing with Tween's Consumer Interests

As autumn slides into the holiday season, as well as throughout the year, many tweens are expressing their wants to their parents in no uncertain terms. Who are tween's? They are youngster between the ages of 8 and 12 years, approximately. They are approaching the teen years, yet are often clinging to childhood and family life as they have always known it. They are as interested in dolls or transformable action figures as in the latest fashions and electronic fads. Dr. Kit Yarrow, professor of consumer psychology at Golden Gate University, studies children's buying behavior. She suggests that tweens are in the process of moving from their family to their friends and current music and film stars is one way to make that big change. The large corporations that target advertising of clothes, cosmetics, and electronics to that age group are eager to persuade tweens they buying their products is essential to their happiness.



Yarrow points out that tweens are not yet sophisticated enough to think critically about the bombardment of advertising. Generally, they are looking for parents' common sense and firm limits, even if they loudly protest. They feel secure when they know where their boundaries are. Parents often worry about stating and enforcing those limits when their children whine and wheedle. However, it is important for parents to know that their sense of the family budget, as well as children's healthy and well-being, are on target. A little flexibility now and then may be all right, but parents must be honest with themselves and their children in agreeing or refusing. Yielding can also be a teachable moment about values and true friendship if handled in a sensitive way.

Here are several guidelines for parents in curbing the "wants"

- ◆ Lay down guidelines before going shopping. Explain budget limits and acceptable items to buy.
- ◆ Plan a looking-only shopping trip. An item your tween can't live without one day may fade in priority.
- ◆ Give your child a small allowance to manage. She may learn to save for what she wants.
- ◆ Prohibit entering online contests for big ticket items.
- ◆ Limit television watching. Get rid of a TV in the child's bedroom. Have one only in the family area where you can pay attention to what your child is watching. Fast-forward through ads. If you watch the ads, discuss the values communicated so your child will gain critical thinking skills.

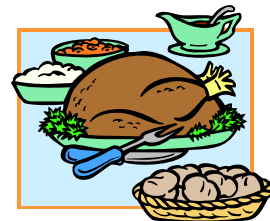
Parent can and should be leaders in shaping their tweens' consumer behavior. It is another area where parents are their children's first and most important teachers.

Reference: Yarrow, K.C (2009). Gen BuY: How tweens, teens, and twenty-somethings are revolutionizing retail. Hoboken, NJ: Jossey-Bass/Wiley

## Go Green this Thanksgiving

This Thanksgiving go *green* by following these simple tips:

- ◆ Use items from your backyard or the local farmers' market to decorate. Hay bales, mums, pumpkins, gourds, fodder shocks, dried flowers, and leaves and branches can be used throughout autumn, and them composted once the season is over.
- ◆ Buy local! Prepare a Thanksgiving Day feast using locally grown, seasonal foods. For information on when local fruits and vegetables are available and locations of farmer's markets in your area visit the Kentucky Proud website at <http://www.kyproud.com/docs/AvailGuide.pdf>
- ◆ If possible, use reusable plates, cups, utensils, and napkins. If reusable items are not feasible, use paper products made from recycled content.
- ◆ Encourage guests to carpool to the event to save gas and money, and reduce vehicle emissions
- ◆ If you are traveling, save energy (and money) by turning down your thermostat.
- ◆ Place leftovers in reusable containers to send home with guests. However, don't forget to save some leftovers for you and your family to enjoy.
- ◆ Save energy by turning off the TV and getting outside. Play a game of flag football, take a walk, or simply sit out in the sunshine and enjoy the company of family and friends.
- ◆ Las but not least, give thanks for family, friends, and blessing in your life.



Source: Ashley Osborne, Extension Associate for Environmental and Natural Resource Issues, University of Kentucky, College of Agriculture.

## Cook's Corner

### Corn Salad

- 1 (15 oz.) can white Shoe Peg corn
- 1/2 cup finely chopped bell pepper
- 1/2 onion, finely chopped
- 1 large tomato, chopped
- 1 tablespoon mayonnaise
- Salt and pepper to taste

Combine the corn, bell pepper, onion and tomato in a bowl and mix well. Stir in the mayonnaise, salt and pepper. Chill, covered, until serving time.

