

## Family Resource

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### Introduction

Happy New Year to you all!!! I am hoping your holidays were wonderful and relaxing.

For those who are new readers to the Family Resource Quarterly newsletter, my name is Joanne Ureste and I am the County Extension Agent-Family Resource for Texas A&M AgriLife Extension at the Hidalgo County office. As a Family Resource (FR) Agent, I am responsible for planning, implementing, and evaluating education programs in the areas of personal financial literacy for youth and adults, budgeting and money management. I compose quarterly newsletters to provide financial information to the community.

The previous newsletter, I provided information on the following topics: ways to exercise without a gym membership, creating a budget, eating healthy on a budget, and recycling items to make home décor. I hope you enjoyed the topics.

Since then, I completed my first semester at Texas A&M University-Kingsville. I am also in the process of organizing my wedding. So with work, school, and my personal life it has been very busy and great!

The newsletter entails tips on talking to your kids about money to saving money to decorating on a budget. In addition, I included a couple of programs that I implemented and facilitated. You may use this newsletter to get your child involved in learning how to save because it is never too late to start saving. I hope you enjoy! If you would like to read on a specific top or have any questions, please contact me at 956-383-1026 or [joanneu.ureste@ag.tamu.edu](mailto:joanneu.ureste@ag.tamu.edu).

### Talking to Your Kids About Money

Kids need to know how to deal with the impact of our new economy. They will need to know how to delay gratification and stretch a dollar. Parents who say, "We need to cut back" will look much more authentic to kids now as they are hearing about this from their friends and know there is some truth to what their parents are saying. As you have heard over and over, you are the most impactful teacher in a child's life, so model the behavior you want them to see. Your kids understand more than you think and are more open to your ideas the younger they are. Get control over spending by making a list. Ask your household to make a list of what they need and what they want. Brainstorm ways that the whole family can help meet those needs and wants. Commit to every need getting covered first and then the wants. Take a family action plan. If it's a vacation, then brainstorm how everyone can contribute to make that vacation happen. Young children can dog walk or learn about how to lower their family's electric bill. I ran into a helpful web-site that would benefit parents on ways to talk to their kids about money, please visit [www.kids.gov](http://www.kids.gov). There are activities and worksheets for kids.



## New Year's Resolutions: Save More Money

The economy is up, and New Year's Resolutions are on the decline. So who has said they would like to save more money for their New Year's Resolutions? Making a financial commitment can really help you reach your goals. I read, only one in 10 people stick to their New Year's resolutions. Mainly because most people do not set realistic and achievable goals. Here are 6 New Year's Resolutions for saving money.

**1. Divvy up any unexpected income**—When you receive a bonus, gift, or extra cash divide the total into thirds: savings or investment, debt, and a purchase you want.

**2. Keep a rainy day fund**— Unfortunately, you never know what tomorrow might hold when it comes to your finances, but with an emergency fund, you can face the unknown with a bit more confidence.

**3. Ditch the ATM card**—We always make impulse purchases, from a pack of gum to a blouse. With a finite amount of cash, you'll start to think twice before those spur-of-the-moment spending sprees.

**4. Pay Yourself First**— Put yourself on your payroll. You deserve to pay yourself since you work so hard. Just as you pay your mortgage and your electric bill without fail, now you'll be making sure to pay yourself.

**5. Make, and stick to, a budget**— Budgets are the first steps to gaining some financial order to your home.

**6. Find ways to generate side income**— Picking up extra income can be a wonderful financial resolution. Having an extra source of income can be a great way to reach other financial goals like paying down debt, making an extra mortgage payment, or inputting the money on an emergency fund or retirement.



## Protecting Against Credit Card Fraud

Last year, I had an experience credit card fraud. Credit card fraud takes place every day in a variety of ways. You can always prevent it from happening, but you can create some obstacles and make it difficult for someone to get hold of your cards and card numbers. Treating your credit cards and account numbers like cash is one way to head off potential misuse.

**How does credit card fraud happened?** Theft is the most obvious form of credit card fraud and can happen in a variety of ways, such as dumpster diving to high tech hacking. A thief might go through the trash to find discarded billing statements and then use your account information to buy things. Or a retail or bank website might get hacked, and your card number could be stolen and shared.

**What can you do?** Incorporating a few practices into your daily routine can help keep your cards and account numbers safe. For example, keep a record of your account numbers, their expiration dates and the phone number to report fraud for each company in a secure place. Don't lend your card to anyone.

- ◆ Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable.
- ◆ Carry your cards separately from your wallet to minimize your losses if someone steals your wallet or purse.
- ◆ Never sign a blank receipt. Draw a line through any blank spaces above the total.
- ◆ Save your receipts to compare with your statement.
- ◆ Report any questionable charges to the card issuer.

**Report Losses and Fraud**— Call the card issuer as soon as you realize your card has been lost or stolen. Many companies have toll-free numbers and 24 hour service to deal with this. Once you report the loss or theft, the law says you have no additional responsibility for charges you didn't make; in any case, your liability for each card lost or stolen is \$50. If you suspect that the card was used fraudulently, you may have to sign a statement under oath that you didn't make the purchases.

Source: FDIC

## Reducing, Reusing, Recycling: Love Mason Jar

**Total Cost:** \$3.00 (depending the supplies you have)

**Materials Needed:**

Recycle Mason jar  
Hot glue gun & glue sticks  
Acrylic Paint (your preference)  
Foam Brush

**Directions:**

1. Clean jar with warm water, rinse well. Dry thoroughly.
2. Moisten paper towel with rubbing alcohol and wipe jar to remove any remaining dirt or soap residue.
3. Using a hot glue gun, write name or message. Add swirls or dots to add interest & design. Let glue dry.
4. Using a foam brush, paint over glue and entire outside of jar. Allow to dry.
5. Fill inside with paint ; swish paint around to coat entire inside of jar. Turn jar upside down to drain excess paint. Allow to dry.

Source: Agrilife Extension Master Clothing Volunteers (MCV): <http://hidalgo.agrilife.org/family-resources/>



## Become an Entrepreneur: Strawberry Brownie Kaboobs

**Makes:** 24 Kabobs

**Total Cost:** \$10.00

**Serving Cost:** \$0.42

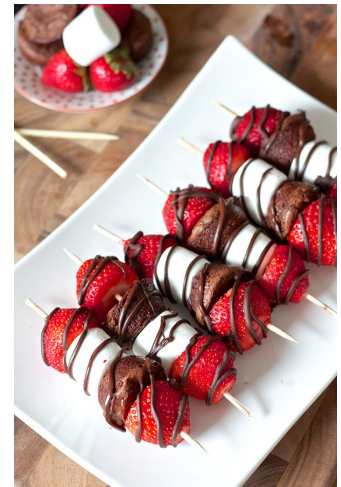
**Instructions:**

Preheat oven to 350 degrees and spray mini muffin tins with non-stick spray. Prepare the brownie batter according to the package's instruction and divide batter among muffin tins. Bake for 15-20 minutes, or until cake tester comes out clean. Allow brownies to cool in the pan for 5 minutes, then transfer to a wire rack to cool completely.

Clean, dry, and cut the strawberries so both ends are flat. Layer the strawberries, brownies, and marshmallows on the skewers and lay them out on a wax paper-lined cookie sheet. Melt the chocolate in a microwave-safe bowl in 30 second intervals until completely melted. Transfer to a piping bag or Ziploc bag with the corner snipped off and drizzle each kabob. Transfer to the fridge to allow the chocolate to set and until ready to serve.

**Ingredients**

1 box brownie mix  
2 16 oz package of large strawberries  
1 bag marshmallows  
2 square of Baker's melting chocolate  
Wooden skewers, cut in half



Note: If you would like to attend a food handlers class, please call our office at 956-383-1026

Source: [pinterest](https://www.pinterest.com)

## Better Living for Texans (BLT) Nopalito Dip

**Serves:** 6-8 people

### **Ingredients:**

1.75 pounds of <i>Nopalitos</i> , chopped	2 tomatoes, chopped	1/8 teaspoon cumin powder
1 small onion, chopped	1/2 cup cilantro, chopped	Lemon Juice
	7 ounce can of <i>salsa verde</i>	
	1/8 teaspoon garlic salt	



### **Directions:**

In a large bowl, mix chopped *nopalitos*, onion, tomatoes, and cilantro. Add can of *salsa verde*, garlic salt, cumin powder, and lemon juice. Mix well and refrigerate.

Sources: BLT, Frances Flores

## Family Resources Programs: Highlights from the previous quarter

I attended District 12 Fall Faculty in the month of November and they elaborated on a program called Healthy South Texas. The Healthy South Texas initiative is a regional effort to transform health education and outcomes in 27-county areas in south Texas, Hidalgo happens to be one of them! Through this initiative we will educate families and promote change in diabetes, asthma, and infectious diseases through nutrition and cooking classes, physical activity programs, worksite wellness, food safety, farmer's markets, and community gardens.

I also educated and conducted a graduation ceremony for a group of ladies in McAllen, Texas. This group attended a program called Money Smart that I presented through the FDIC. It is a financial education curriculum designed to help adults enhance their money skills and create positive banking relationships.

Also, the Master Clothing Volunteers hosted a craft sale on December 5, 2015. There were more than 150 people who attended this event. In addition, they also gave workshops during the craft sale.

Speaking of workshops, the MCV hosted a sewing workshop class for a group of youth. Lastly, the MCV was involved in a community service activity by helping a church construct angel costumes for their Christmas play.

It was an eventful quarter, but I have to say that I love every moment of it! See you soon!

### **Contact Information:**



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