



## Family Resource

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### Introduction

Hello,

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: the importance of credit, are you ready to own a home, eating healthy on a budget, and recycling items to repurpose .

Since then, I finished my second semester at Texas A&M University-Kingsville and starting my third semester in summer. I am also in the process of organizing my wedding. I said, "YES to the DRESS!" I added a new member to my family, Jersey, a mix Chihuahua terrier. So with work, school, and my personal life it has been very busy and great!

This newsletter entails tips on how to exercise at home, save money on back to school items, and decorate on a budget. 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). Please like the Family Resource Facebook page: <https://www.facebook.com/Family-Resources-491724901037380/>

### Physical Activity At Home

Starting an exercise regime does not always require for us to have a gym membership. Using simple household items can be just as effective.

**Reuse your household items!** Instead of purchasing hand weights, fill up old liquid detergent bottles or water jugs with water to use as weights. Adjust the weights by adding or reducing the liquid.

**Use your surroundings to help with your workouts.** Start wall-sits by leaning up against the wall and slowly move into a sitting position until your leg create a 90 degree angle. You can also use the wall to do standing push-ups. Chairs are also a great item to incorporate into workouts.

**Doing freestanding exercises are also activities that can be done at home.** These include: crunches, jumping jacks, walking in place, planks, lunges, squats, and push-ups.

You can also use our Walk Across Texas! Website to join our FREE physical activity program. Did you know that walking is one of the LEAST EXPENSIVE and EASIEST way to get fit and reduce your risk for cancer, diabetes, heart disease, and stroke? Create lifelong habits for physical activity with Walk Across Texas! Join the Texans as they walk 830 miles towards a healthier lifestyle. Visit [walkacrosstexas.tamu.edu](http://walkacrosstexas.tamu.edu) for more information.



## Back-to school shopping requires some homework

The cost of back-to-school items is expected to be more than \$600 annually for the typical American family with kids in kindergarten through 12th grade, according to the National Retail Federation. “Back-to school shopping” should be approach much like grocery shopping. Find out what you already have and then prepare a list of what you need and try not to deviate from it. Determine how much money you have to spend and buy the essentials items first. Avoid impulse buying.

Here are some tips to be more cost-conscious back-to school shopper:

- ⇒ Check through the drawers and closets of your home and do an inventory of the supply items you may already have. Many may be hiding in plain sight.
- ⇒ After finding out what you already have at home, prepare a thorough list of needed items and prioritize them. Many schools provide students with a list of supplies they will need for the school year. Keep to the list and don't buy unnecessary items. If last year's backpack is still usable and in good shape, then maybe that is a low priority for the shopping list.
- ⇒ If you take your kids shopping with you, first talk to them about the meaning of the word “budget” and let them know there will be limits on what you'll be spending. Kids need to understand about money management.
- ⇒ -Comparison shop. Look at various ads for different stores and look for back-to-school specials. Check newspapers, circulars and online sites for coupons. Many stores offer price and/or coupon matching.
- ⇒ Buy supplies during a sale tax holiday. Texas is one of the states offering sale tax relief on a large number of school supply items during specific dates established by the state's legislature. The law exempts most clothing, shoes, school supplies, and backpacks under \$100 from sales and use taxes.

Source: AgriLife Today

## Personal Saving Plans Can Start Small

When it comes to developing a personal saving plan, little things mean a lot. According to America Saves, a national campaign to encourage individuals and families to save, the current national saving rate of 0 percent is “something that has not occurred since the Great Depression.

Establishing a personal saving habit while becoming debt-free isn't always easy, but it doesn't have to be that hard either. Watch your daily spending habits and determine where you can pocket money instead of spending it. For example, buy store brand items instead of name brands when shopping for groceries; order water, instead of soft drinks or tea when dining out.

Here are some recommendations you can use to save money:

- ⇒ Drink regular coffee instead of expensive coffee drinks.
- ⇒ Bring lunch to work instead of buying lunch out every day.
- ⇒ Dine out one less time each month.
- ⇒ If taking prescription medication, ask about taking the generic versions and then shop for the lowest-priced pharmacy.
- ⇒ Reduce credit card debt and be sure to make payment on time.
- ⇒ Keep your car tuned and its tires inflated to the right pressure; shop around for the cheapest place to buy gasoline.
- ⇒ Shop for clothing at discount outlets.
- ⇒ Borrow books from the library instead of buying them.
- ⇒ Save loose change.
- ⇒ Keep track of spending and review spending habits every month.

None of these recommendations require big life-impacting changes but they can help you grow wealth. These savings can be used for retirement or college funds, major purchases, such as a home, car or vacation.

Source: AgriLife Today

## Reducing, Reusing, Recycling: Bird Feeder

**Total Cost:** \$2.00 (depending the supplies you have)

**Materials Needed:**

2 liter Plastic Bottle

Acrylic Paints

Awl or other tool for making small holes (ie. Knife)

Wire

**Directions:**

1. Cut 2 liter plastic bottle and shape your bird feeder to your liking.
2. Pierce a hold to input wire for hanging.
3. Paint to your liking.
4. Optional: Add any decorations.

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



## Better Living for Texans (BLT) Cucumber Salsa

**Ingredients:**

- 1 cucumber, peeled & chopped
- 1 small avocado, peeled & chopped
- 1/4 cup red onion, minced
- 2 tablespoons cilantro, chopped
- 1 chile Serrano, seeded & minced
- 1 clove garlic, minced
- 2 tablespoons fresh lime juice
- 2 tablespoons water

**Directions:**

1. Wash your hands and clean your cooking area.
2. Combine cucumber, avocado, onion, cilantro, chile, garlic, lime juice, and water. Add salt to taste.
3. Refrigerate before serving.

**Serves:** 5

**Cost per Serving:** \$0.28



Sources: BLT Recipes

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