

Family Resource

Introduction

Hello, again! 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 had the pleasure of mentoring Mariah Montalvo, an intern for Texas A&M AgriLife Extension-Hidalgo County. She has been interning since May 18, 2015 and completed her internship on July 16, 2015. She is currently a student for Texas A&M Kingsville and is expected to receive a Bachelors in Family & Consumer Sciences in December 2015! I expect to see great things from her as she takes her talents to new and exciting challenges. Congratulations Mariah, I wish you the best in your future!

Since then, I have been accepted into a master's program 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 saving money from eating on a budget 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 Joanne.Ureste@ag.tamu.edu.

Ways to exercise and workout without a gym membership

Gym memberships can get expensive. Think about it, if one pays \$35 for a membership a month, that is \$420 a year! That is a car payment or can be used for a vacation! What would you do with \$420? Here are some ways to exercise without a gym membership.

1. Walk or Run at a park. If the weather is nice, it's wonderful to get outside and enjoy the scenery around you while you exercise. Establish a walking club!
2. Jumping jacks or jogging in place. This is also great cardio exercise if the weather does not allow one to go outside.
3. Push ups. This exercise helps your core and arms.
4. Crunches. The best exercise for building up and strengthening abdominal muscles.
5. Squats. These are wonderful exercises for your legs and buttocks.
6. Play sports at a public courts. Take advantage of good weather with night time tennis or morning basketball games. Get your family involved!
7. Exercise videos. You can buy exercise videos in discount stores and online.
8. Bicycling. You can bicycle your way to a great workout .
9. Play with your kids or pets! Trust me, I have 2 dogs and they can get my heart going.
10. Gardening. Pulling out weeds and mowing the lawn can get you sweating!



How to create a budget/spending plan?

First, it is important to establish financial goals. Why are you saving money? When establishing goals you are more likely to stick to a budget.

I. Setting Financial Goal

Make them specific to what you want within a certain time period.

1. Identify and write down your financial goals
2. Organize your financial goals
3. Educate yourself
4. Evaluate your progress



II. Creating a Spending Plan

1. Keep track of your daily spending
 - Understanding where you spend your money is important. Use a personal spending diary.
2. Determine your month income and expenses
 - Understanding gross income versus net income. When creating a spending plan, you will be using your net income.
 - Understanding fixed expenses versus flexible expenses. Fixed expenses do not change from month to month; however flexible expenses often change from month to month.
3. Find ways to decrease spending
 - Decreasing spending increases your cash flow. Some examples include using coupons, packing lunch rather than eating out, cutting utilities expenses, and reducing entertainment and fashion costs.
4. Find ways to increase income. Some examples include generating extra income such as making money from your hobbies; for example selling jewelry you handmade or charging to hem their clothes. Another example is investing your money, such as putting your money in a savings account or in a certificate of deposit (CD) or purchasing stocks and bonds.

Source: Money Smart-Money Matters

Eating healthy on a budget

During the last quarter, I attended a kick off pilot program that Texas A&M AgriLife will be launching called "Healthy South Texas Initiative" Healthy South Texas Initiative is designed to reduce preventable diseases and their consequences throughout the region. We will be teaching our community to take personal responsibility over their own health by making healthy choices. Here are some ways to eat healthy on a budget.

1. Meal Plan. Remember not having a plan is having a planning to fail
2. Stick to your grocery list. Based on your meal plan make yourself a shopping list.
3. Keep the junk food out of your house.
4. Choose whole grains.
5. Cut out soda and sweetened drinks.
6. Cook at home as much as possible
7. Grow your own food
8. Price match
9. Shop in season
10. Buy store brand
11. Check the unit price



Reducing, Reusing, Recycling: Home Décor from Wine Bottles

Craft: Home Decor

Total Cost: \$5.00 (depending the accessories used)

Materials Needed:

Recycle Wine Bottles

Spray Paint

Cardboard (for your spray painting space)

Holiday Accessories: leaves, felt, ribbon,

Directions:

1. Remove labels
2. Wash the wine bottle out and let it dry
3. Spray your wine bottle; always spray paint outside, if you can or in an extremely well ventilated area.
4. Let it dry
5. Decorate!



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



Better Living for Texans (BLT) Pumpkin Soup: Cooking on a Budget

Cream of Pumpkin Soup

Makes: 10 Servings

Total Cost: \$4.60

Serving Cost: \$0.46

Instructions:

1. Wash your hands and clean your cooking area
2. In a large skillet, coat with non-stick cooking spray
3. Add onion, tomato, luncheon meat, and carrot. Cook for several minutes over medium heat.
4. Add flour and mix continuously for about one minute.
5. Add chicken broth, bay leaves, and thyme to skillet. Cover and cook on low for 5 minutes.
6. Remove bay leaves with a slotted spoon.
7. Add pumpkin and pepper to skillet. Mix well until ingredients are combined.
8. In a separate bowl, combine evaporated milk and cornstarch.
9. Add milk mixture to skillet. Cook on medium heat for 5 minutes or until heated throughout.

Ingredients

Non-stick cooking spray

2 Tablespoons chopped onion*

1 small free tomato, chopped*

1 cup cubed thick sliced luncheon meat

1 small carrot, diced*

Black pepper for taste

1 Tablespoon flour

3 cups low-sodium chicken broth

2 bay leaves

1 teaspoon thyme

1 15-ounce can 100% pure pumpkin

2 Tablespoons cornstarch



Source: [BLT Recipes](#)

Family Resources Programs: Highlights from the previous quarter

Child Passenger Safety Week

Child Passenger Safety Week was held from September 13, 2015 to September 19, 2015. I organized two events at the following locations: Texas A&M AgriLife Extension-Hidalgo County and the Alamo Community Center to educate the community on the importance of properly installing their child's car seats.

Child passenger safety seat checkups routinely discover that four out of five children are not properly restrained in an appropriate child safety seat or safety belt system. Numerous compatibility problems between child safety seat and motor vehicles exist. Saving lives and reducing injuries to children in motor vehicle crashes is the primary goal of child passenger safety technician.

Parents learned the best way to install their child car seat in their vehicle. Texas A&M AgriLife Extension received car seats from Safe Riders and provided 36 car seats to participants who did not meet proper inspections.



Master Clothing Volunteers donated adult bibs to adult nursing

The Master Clothing Volunteer Program is designed to develop leadership and teaching skills using textile techniques and garment construction. These volunteers teach community members how to sew at no cost. They meet every Tuesday from 9 a.m. to 11:30 a.m at Texas A&M AgriLife Extension-Hidalgo County.

During the month of September, the Master Clothing Volunteers or MCVs constructed 75 adult bids to donate to nursing homes.



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Educational programs of the Texas A&M AgriLife Extension Service are open to all people without regard to race, color, sex, disability, religion, age, or national origin. The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating. Individuals with a disability needing an accommodation should contact 956-383-1026 at least two weeks in advance to program date