

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.

I have 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 expected to complete 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!

Mariah was able to partake in a Family Resources Program, Welcome to the Real World. Welcome to the Real World is an active, hands-on activity that includes career and money management for youth. In addition, she organized a Child Care Providers Conferences for July 11, 2015 at the District 12 Office. She invited prestige presenters such as: Terri McGinnis-Autism Specialist, Norma Guerrero-ECI Specialist, Christine Clifford-Special Education Instructor, Nancy Bejarano-DFP Investigator, and Dr. Catherine M. Tu-Professor at Texas A&M-Kingsville.

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!

The newsletter entails tips on saving money from gardening to cooking on a budget. 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.

Take the Challenge-52 Week Money Challenge

I invite you to try the 52 week money saving challenge! Here's the name of the game, each week of the year, you save that much in dollars: Example: Week ONE: you save \$1

Week TWO; You save \$2

Week THREE: You save \$3

You keep doing that all the way through the end of the year, so that when week 52 comes, you have \$1,378 in hand! You are ready to shop! Maybe a mini vacation, a wedding, or a down payment for a car?

Want to make your kids save to? Have them save in quarters, either in 25 cents or 50 cent increments!



Can You Freeze That? 30+ Foods to Freeze to Save Time & Money

I am one to take advantage of deals, especially clothing; however, I began to think, how can I save money on food? I was one to spend \$150, every week in groceries, just for myself. Half of the time, my dairy, fruits, and vegetables would expire or rot. So I thought, I should share this information to you!

Dairy

- **Cheese**-Shredded cheese freezes best.
- **Cream Cheese**-The consistency changes a bit when cream cheese is thawed, but it works great for baking, cooking, and frosting!
- **Butter or margarine**-Freezes and haws like a drea, with no changes in consistency or usefulness. If you find a good deal on butter, don't be shy.
- **Yogurt**-If you find individual yogurt cups on sale or close to the expiration date, buy them and freeze them.

Fruit

- **Bananas**-Bananas will darken in color and be mushy, but they are perfect for baking and smoothies.
- **Grapes**-Wash before freezing. Frozen grapes make a fun summer treat for kids and adults alike. They are like a stick-less popsicle.
- **Melon**-I cute and freeze watermelon and cantaloupe from the garden. Frozen melon is great to add to smoothies.
- **Berries**-Wash or hull the berries before freezing. Frozen berries are great for pies, smoothies, sauces, jams, and more.

Veggies

- **Zucchini**-shredded zucchini freezes well. It's perfect for breads and muffins.
- **Onions**-Chop onions and transfer to freezer bags. Flash freezing makes it really easy to get the amount you need without requiring an icepick or chisel.
- **Leafy Greens**-I freeze spinach, chard, and other leafy greens to use in green smoothies.

Other

- **Broth**-If you cook a whole turkey or chicken, don't waste the broth. Freeze it to the use in future soups!
- **Beans**- If you cook beans in bulk, freeze them in portions to use in place of canned beans. Cooked dry beans are cheaper..

Prepared Foods

- **Waffles, Pancakes, French Toast**- I always make more than I eat. For a quick breakfast, you can make pancakes in large batches for freezing. Just stick them in a freezer bag and squeeze out as much air as you can!
- **Breads**- Both yeast bread and quick breads freezes well. Freezing staples like bread can prevent entire trips to the store which will save both time and money.

Learn Grow, Eat & Go

Creating a garden can be easy and less expensive than you might think. To make a raise-bed garden read the following steps.

Garden Kit Materials (3-by 7-foot Garden Kit (21 square feet).

1. 2 boards (2-inch by 12-inch by 10-foot untreated lumber);
2. 12 exterior wood screws (each 4 inches long)
3. 10 bags of garden soil (10 2-cubic -foot) Some

Quick & Easy Garden Build

Step 1: Cut 10-foot untreated lumber boards into 3ft & 7ft

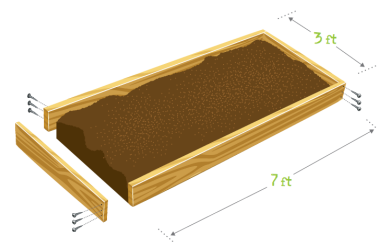
Step 2: Position the board on their sides to form the garden perimeter.

Step 3: One corner at a time, drill pilot holes and screw a 4 inch screw into each hole as shown in diagram. It's a good idea to start with one middle hole/screw at each corner. Then come back around to each corner to add screws at the top and bottoms of each corner board.

Step 4: Prepare the ground. To get rid of grass or weed already growing where the garden will be place, you may place newspaper on the ground or use a weed killer (herbicide).

Step 5: Soil. Input soil in garden bed.

3x7 Garden form



Reducing, Reusing, Recycling: Arts & Crafts on a Budget

Craft: Paper Clip Necklace

Total Cost: \$2.00 (depending on charms used)

Materials Needed:

Paper Clips
Newspaper/Magazines
Clear Nail Polish
All purpose glue
Charms (Optional)

Directions:

1. Link 38 to 48 paperclips in a chain. Hang the chain around your neck, see if you like the length; add or subtract paperclips to your liking.
2. Measure and cut one 1 1/2 by 1 1/4 rectangle from a paper of the magazine/ newspaper
3. Wrap cut magazine/newspaper around the paperclip and add glue to seal it. Repeat to all paperclip from chain.
4. Add clear nail polish to magazines. (Clear nail polish will help prevent the necklace from tearing)



Better Living for Texans (BLT) Confetti Bean Salsa Recipe: Cooking on a Budget

Confetti Bean Salsa

Makes: 6 Servings

Total Cost: \$2.66

Serving Cost: \$0.44

Ingredients

1 can black or red beans (15 ounces)
1 can corn (12 ounces)
1 cup salsa

Directions

1. Drain and rinse the beans. Drain the Corn
2. Combine beans, corn, and salsa in a medium size bowl. Mix.

Notes

Like it hot? Add a few drops of hot sauce or chopped green chilies. Try chopped cilantro, parsley or green pepper, too.

Source: Better Living for Texans, Frances Flores-BLT Program Assistant



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