



Cooperative Extension Service

Todd County

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February 2023

Todd County Extension

Family & Consumer Sciences

Newsletter

Feel The Love – But Be Cautious Online

According to a Pew Research Center report, at least 30% of U.S. adults have used a dating site or app. While some people end up finding the right person for a committed relationship, others see the need for caution. One thing to be aware of when using these sites is romance scams.

In romance scams, a con artist may use social media, dating platforms, or messaging apps to build trust with someone in hopes of taking their money. A scammer may seek you out on social media sites and build a profile you find attractive, pretending to have common interests. A close match isn't always a red flag, but it may be a sign to proceed with caution.

A big red flag would be if your new love interest does not want to meet in person. Sometimes the scammer will move quickly, but other times they are patient while building your trust. Eventually though, the romance scammer will say they need money. Maybe they need extra cash to visit, or they can't afford to move closer without your help. Other requests for money come in the guise of the person being in trouble, such as needing money to settle accounts.

The Federal Trade Commission compiles scam reports and notes victims lost a record \$457

million in romance scams in 2021. People in those reports paid the scammer with gift cards and cryptocurrency payments more than other payment methods. That is another red flag – when your new love asks for money in a form that cannot be tracked or reversed, such as gift cards, cryptocurrency, wire transfers, or money transfer apps.

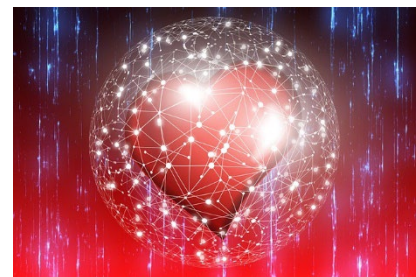
If you suspect a romance scam, talk to someone you know and trust and do some online research. Report scams to the FTC at <https://reportfraud.ftc.gov/#/> or 877-FTC-HELP and notify the site of where you met the scammer as well.

Reference:

Federal Trade Commission. (August 2022). What to Know About Romance Scams. Retrieved Dec. 12, 2022, from <https://consumer.ftc.gov/articles/what-know-about-romance-scams>.

Pew Research Center. (Feb. 6, 2020). The Virtues and Downsides of Online Dating. Retrieved Dec. 12, 2022, from <https://www.pewresearch.org/internet/2020/02/06/the-virtues-and-downsides-of-online-dating/>.

Source: Kelly May, senior Extension associate for family finance and resource management



Plug Your Spending Leaks in the New Year

Each new year, many people make resolutions to help them feel better, begin healthy behaviors, or learn a new skill. This also can be a good time to create better financial habits such as plugging spending leaks. Spending leaks are small, “innocent” purchases that add up over time. They can drain our budgets if we’re not careful. Often, we spend money without realizing how quickly “a little bit here” and “a little bit there” adds up. When we find our spending leaks, we can develop strategies to change those spending behaviors.

First, consider the little things you buy often, such as snacks, beverages, digital downloads, lottery tickets, or other impulse buys. These are examples of your spending leaks. To track your spending leaks, keep a daily spending diary for a set amount of time, like a week or month. This spending log can be simple and handwritten on notebook paper, or you can use a spreadsheet or app. Be sure to record everything you buy in a day, no matter how small. Tracking expenses can help you detect spending leaks and trends. When you total your purchases over a month, you’ll see how small expenses can add up quickly.

Next, review your spending log to see where you can cut back on spending. Spending leaks can be parts of our normal routines. That makes them hard to spot. Often, we don’t realize how much money we spend on things like specialty coffees, takeout food, vending machine purchases, streaming services, or even hobbies or pets. Other common spending leaks include cigarettes, alcohol, and junk food. When we add up these costs, it can be surprising to see how much money we could save by making different choices.

Impulse shopping is another common spending leak. This is especially true in the digital age. Smartphones make it easy to buy unneeded items online. With purchase options like “one-click” or “easy pay,” clicking “add to cart” allows

you to shop without ever getting off the couch. Quick online purchases may seem harmless in the moment; however, over time these spending habits can affect your budget. For example, an unplanned purchase of \$25 twice a month adds up to \$600 a year.

To plug a spending leak, you need to create a solution that breaks the spending habit. For instance, if you buy two \$5 lattes a week, which is \$520 for the year, get creative by brewing new recipes at home. Drive-thru meals adding up? Commit to packing lunches from home and make eating out an occasional treat rather than a regular behavior. Online shopping breaking the bank? Disable one-click buying options. The less convenient it is for you to make an online purchase, the less likely you are to make impulse buys.

Whatever your resolutions this new year, consider reflecting on your spending leaks. Plan out purchases in advance and consider ways you can keep your money from going down the drain!

Source: Nichole Huff, Ph.D., assistant Extension professor, family finance and resource management



We hope to move into our new building, located at 240 Pond River Road, in the spring. Please be patient with us as we move and schedule events. Watch Facebook for more information.

Sincerely,

Jill B. Harris

Jill Harris
Extension Agent for
Family & Consumer Sciences

Upcoming Classes & Activities

February Leader Training – Elements & Principles of Art

Would you like to learn more about Elements & Principles of Art? Why do we like what we see? What makes a “work of art” visually pleasing? This lesson will cover the basic elements and principles of art and design and their influence on how we perceive objects. It will be taught on Zoom or you can watch it at the Todd County Extension Office Meeting Room (our current office in the Courthouse) on **Monday, February 6, 10:00 a.m.** (Contact me if you prefer to watch the Zoom meeting on your own and I will email you the link.) Lesson sheets are included with this newsletter. Please contact our office for a copy of the PowerPoint.

March Leader Training - Fun with Fermented Foods

You have probably consumed a fermented food this week without even realizing it. All fermented foods have one thing in common: good bacteria. Fermented foods are foods that have been aged in a way that allows good bacteria to develop. Join this lesson to learn different kinds of fermented foods and get an opportunity to taste something new. It will be taught **Monday, March 1, 2:00 p.m.** at the POPS Building, 201 E Main Street, Elkton, KY. Please RSVP to the Todd County Extension Office by February 27, to let us know if you plan to attend.

Todd County Homemakers Council

Todd County Homemakers Council will meet **Monday, April 24, 5:00 p.m.** at the Extension Office Meeting Room in the Courthouse.

Area Cultural Arts

The Pennyryle Area Homemakers are hosting their annual Cultural Arts Contest on **Friday, March 17**, at the Christian County Extension Office. Entries will be taken between 10:00 a.m. and 11:00 a.m. You must be a homemaker member to enter items (if you are not, I can help you with that.) At 11:00 a.m., there will be a Junk Journaling class. Preregistration is not required.

Categories:

1. Apparel
2. Art, 3-Dimensional
3. Art, Natural
4. Art, Recycled
5. Basketry
6. Beading
7. Ceramics A
8. Counted Cross Stitch
9. Crochet
10. Doll/Toy Making
11. Drawing
12. Embroidery
13. Felting
14. Holiday
15. Jewelry
16. Knitting (Hand)
17. Knitting (Other)
18. Needlepoint
19. Painting, Art
20. Painting, Decorative
21. Photography
22. Quilts
23. Paper Crafting
24. Rug Making
25. Wall/Door Hanging
26. Weaving
27. Miscellaneous



For a printed copy of the categories/subcategories, please contact the Todd County Extension Office or go to this link on the KEHA website:

http://keha.ca.uky.edu/files/cah_cultural_arts_categories_and_rules_2022.pdf

KEHA Annual Meeting – Delegates Needed

Would you like to serve as a Todd County Homemaker voting delegate to the Kentucky Extension Homemaker Annual Meeting May 9-11, at the Crown Plaza in Louisville? If so, please contact Jill Harris at the Extension Office as soon as possible. The registration fee, half of the hotel room, and meals are paid.

Save the Date for a Special Event!

Todd County Homemakers Council will host a special event on Tuesday, May 23, 5:00 p.m. Save the date and watch for more details in the next newsletter.

Quarters for Camp Rainbow in March

Homemakers Council voted to collect quarters for Camp Rainbow, a camp in Clarksville, TN, that caters to the needs of seriously ill children whose medical problems kept them from attending regular camps. If you would like to donate, you can take a donation to your club meeting or drop it off at the Todd Extension Office.

Pennyrile Area
Cultural Arts Exhibit Day



March 11, 2022
10:00 am

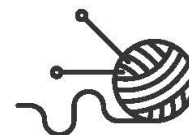


Christian County Extension Office

2850 Pembroke Rd, Hopkinsville, KY 42240



Celebrate the arts with us!



Schedule:

- 10:00 - 11:00 am: Exhibit Check-in
- 11:00 am - 12:00 pm: Educational Session: Pin Weaving
- 12:00 - 1:00 pm: Lunch on your own
- 1:00 - 1:30 pm: Exhibits open for viewing
- 1:30 pm: Exhibit Check out

Contact your local Family & Consumer Sciences Agent for a list of Cultural Arts Exhibit Categories and to obtain Entry Tags for exhibits. Please complete entry tags prior to check-in. Entries in each subcategory limited to one per person.

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.