



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

September 2021

EXTENSION HOMEMAKERS

Cooperative Extension Service

Adair County
409 Fairground Street
P.O. Box 309
Columbia KY 42728
Phone: 270-384-2317
Fax: 270-384-9167
<http://adair.ca.uky.edu>



Shirley Dudley Reliford stands in front of a gorgeous baby pink Crepe Myrtle in her yard. Shirley takes pride in her lawn and garden beauties. She is pictured here with her son, Larry Dudley. Shirley is a charter member of the Bliss Homemakers Club. Photo courtesy of Linda Waggener, ColumbiaMagazine.com 8/19/2021

Membership Dues

Membership renewal is due by November 1.
Use the enclosed Membership Form!

Club Members: Turn in dues to Club Treasurer.

Mailbox Members: Come by the Extension Office at 409 Fairground Street OR you can mail your dues to:
Adair County Extension Homemakers
P.O. Box 309
Columbia KY 42728

Dues are \$10.00 per year.
(Anyone who pays their dues by the November 1st deadline will be included in a drawing as part of the Membership Drive.)



LEADER TRAINING

Creative Arts for Mental Health
Tuesday – September 21
12:00 Noon
Adair County Extension Office
Debbie Shepherd, Pulaski Co. FCS Agent
will be the instructor.
Make plans to attend
if you are the lesson leader for October.

Adventure Awaits



KEHA WEEK

Homemakers Drive-Thru Event
October 14 – 15

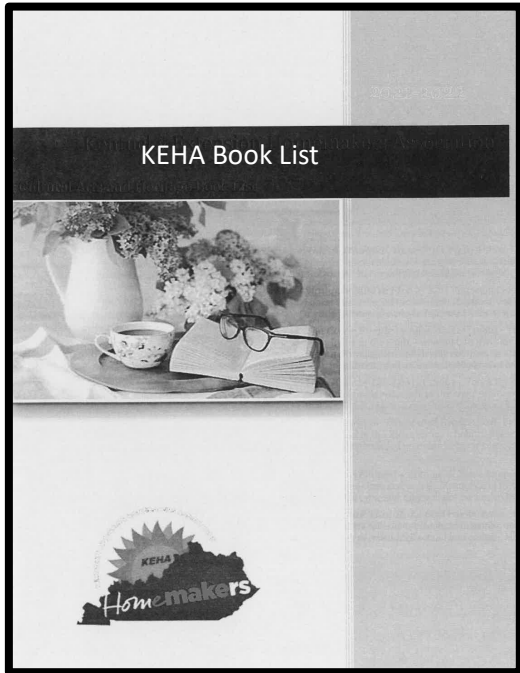
Refer to the enclosed Flyer for details!

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



If you are a book reader, call the Extension Office and we'll send you the latest KEHA book reader's list.



WREATH MAKING Using Natural Greenery

November 29th

10:00am session

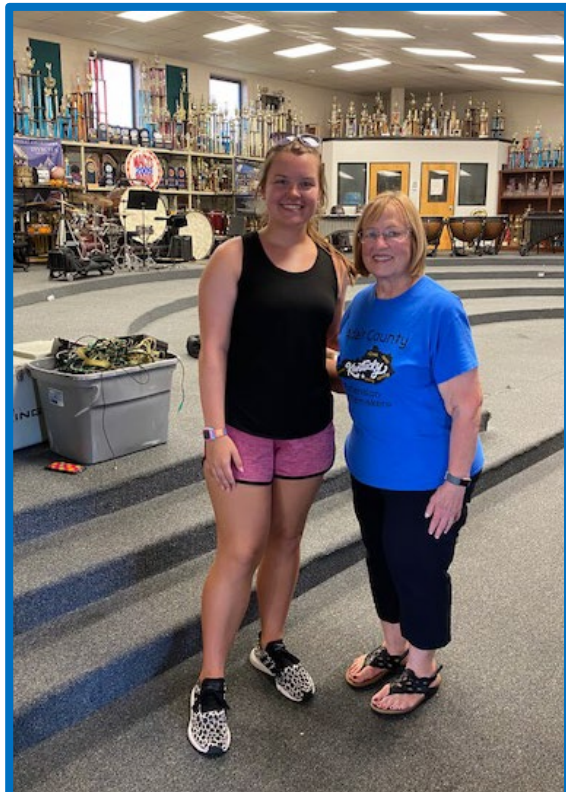
OR

5:30pm session

Choose only one.

You must pre-register!

If you have extra holiday ribbon or small ornaments/embellishments ideal for wreaths, please donate to the Extension Office for this workshop.



President, Sharon Harris, delivered refreshments to the ACHS Marching Band program for the Adair County Extension Homemakers. Accepting on behalf of the Band is Field Commander Kennedy Stephens. Have a great season Adair County Band!!

Nick Roy *Nick Roy*
County Extension Agent
for Agriculture & Natural
Resources

Tony Rose *Tony Rose*
County Extension Agent
for 4-H Youth
Development

DOWNTOWN DAYS in Columbia

Saturday – October 9

Homemakers will have a Booth!

Volunteers are needed to work 2-hour shifts.

Call the Extension Office at 270-384-2317

or County President Sharon Harris at 270-378-0548

OCTOBER is Breast Cancer Awareness Month.

Adair County Extension Homemakers will be promoting Breast Cancer Awareness Month during KEHA Week in October at the Drive-Thru event scheduled for October 14-15.

If you are a breast cancer survivor and would like to help, contact Homemakers President, Sharon Harris @ 270-378-0548.





Club Lesson: Plate It Up! Kentucky Proud!
Roll Call: Name a memory of you and your grandparents?
Thought for the Month: A grandparent is a little bit parent, a little bit teacher, and a little bit best friend.”
 ~Unknown

September 2021						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6 LABOR DAY – EXTENSION OFFICE CLOSED	7	8 11:30am Daylight 11:30am Green River	9	10	11
12	13 6:00pm Circle of Friends 6:00pm Town & Country	14 5:30 Sano Stars 6:00pm Happy	15	16 11:00am Bliss Club	17	18
19	20	21 12:00 Noon HM Leader Training @ Extension Office	22	23	24	25
26	27	28	29	30		

Holiday Bazaar!

November 20

8:00 am – 1:00 pm

Adair County Extension Office

Mark Your Calendars!!

Watch next month's newsletter
for complete details!



Other exciting
attractions in addition
to the traditional
Bazaar activities ...
Soon to be announced

New This Year ... at the Bazaar
COFFEE BAR



Bazaar Committee: Sharon Harris, Kim Kean, and Mary Knight

Preparing Your Home for Cold Weather

Although the hot days of August may still be fresh in your mind, it is time to start preparing your home for cold weather. Early fall is the perfect time to begin so you are prepared for the first cold snap. There are several no-cost or low-cost improvements that can be made to your home to reduce winter bills.

According to the United States Department of Energy, 46% of the average utility bill goes to heating and cooling a home. To reduce heating costs, adjust the thermostat to the lowest comfortable temperature. You may also want to consider a programmable thermostat, which allows you to automatically set it to turn up and down the heat or air when you are not home. Lowering the heat while you are at work, the Department of Energy estimates you can save about \$180 per year in energy costs.

To maximize savings from a programmable thermostat, it is important to have the thermostat set to its energy-saving temperature for a minimum of eight hours. Consider not only cutting back the thermostat while you are at work, but also at night. If you are going to be away for several days, choose an energy-saving temperature for the entire time the house is empty.

If you do not have a programmable thermostat, you can still save by manually adjusting the temperature. In general, for every degree you lower your thermostat, you save one to three percent on your heating bill. For example, if you adjust your thermostat from 74 degrees to 72 degrees, you could save up to \$0.06 for every \$1.00 in heating costs. If your home heating bill costs \$100 per month, you could save up to \$6.00.



Beware Of Predatory Lending Practices

Don't take the bait when predatory lenders try to reel you in. Recognizing and avoiding these scams can save you many financial headaches in the future, including high debt, ruined credit and even the loss of your home.

Predatory lending typically refers to lending practices which impose deceptive, unfair or abusive terms to borrowers. Many of these practices are illegal. Others are legal, but not in the borrower's best interests. Common predatory lending techniques include payday loans, car title loans and subprime mortgages.



Creditors often target those with limited financial resources and those who need emergency cash (e.g., paying medical bills, making a home repair, car payment) or even victims of natural disasters. And it's not just criminals who practice predatory loan tactics. Sometimes creditable banks, finance companies and other retailers can practice these deceptive tactics.

Watch for exceedingly high interest rates or inflated fees that are additional to the loan's interest rate. Always look carefully through the entire loan package. Ask for an explanation of fees, charges or terms and conditions if you are not comfortable with them. The Truth in Lending Act protects consumers and legally requires lenders to provide you with loan cost information so that you can comparison shop for loans.

Be wary of refinance offers that come out of the blue including loan solicitations from telemarketers and door-to-door sales, as well as pitches for home equity loans related to unsolicited home improvement contracts. If you are considering taking out a loan, make sure it provides a benefit to you, like reduced interest rates.

Compare loan offers and terms from multiple lenders. Do not let lenders steer you into more expensive products when you may qualify for mainstream loans. You can also ask the lender if they will waive or reduce the loan fees or charges associated with the loan.

Beware of "bait and switch" tactics. This is when a lender initially offers one set of terms, but then pressures you into signing a contract with more expensive terms or turns around and shows you there were other fees or conditions. Additionally, if you feel pressured by a lender to sign a loan contract right away, just walk away. If the offer is good today, it should be good tomorrow.

Other popular predatory loan practices you will find are advance fees schemes, internet payday loans and service scams.

The most common is the phantom help scam. This is where fees are charged for "services," which actually are just paperwork and telephone calls the consumer could easily handle. Other examples of this include lease-back or repurchase, refinance, Internet and phone scams.

Advance fee schemes are often presented as "no-fee" or "no-cost" loans, where the organization will request payment up front for the "first payment" or "insurance." After that, however, no loan is provided.

Internet payday loans will use automated clearing house (ACH) transactions to deposit and deduct funds from a borrower's account. In Kentucky, this is illegal. Kentucky law requires a check to be presented at a licensed location. Internet payday loans can lead to overdrafts with fees that can add up quickly.

Remember, if the loan sounds too good to be true ... it probably is!

More information on predatory lending is available at the U.S. Department of Housing and Urban Development at <https://www.hud.gov/states/kentucky/homeownership/predatorylending> or the Kentucky Department of Financial Institutions at <https://kfi.ky.gov/>.

Source: Nichole Huff, assistant extension professor of family finance and resource management

New Digital Tool Helps Young Children Get Off To a Healthy Start

Parents and caregivers of children between the ages of 4-24 months can help ensure their children get off to a good nutritional start by using a new digital device from the U.S. Department of Agriculture.

The USDA recently released MyPlate Alexa, with parents and caregivers of infants and toddlers as the first group to receive the nutrition information. The app provides age-based feeding recommendations based on the Dietary Guidelines for Americans 2020-2025. These guidelines help Americans of all ages make healthier food choices.

MyPlate Alexa for infants and toddlers helps parents and caregivers determine things like the appropriate time to start their child on solid foods, what types of food they should eat for optimum health and indications that the child is full.

MyPlate Alexa makes nutrition guidance easily accessible for Americans. It is available through Amazon Alexa devices and by downloading the free Amazon Alexa app from the app store on your smart phone.

The USDA plans to add more age groups to MyPlate Alexa in the near future.

Sources: Courtney Luecking, UK assistant extension professor

Welcome Garden Spiders

For some of us, the thought of a spider makes us run for a big shoe. Stop before you do that. Most spiders in Kentucky will not harm you, and in fact, spiders play an important role in a healthy ecosystem, controlling insect pests that raid our gardens.

You may notice the large, intricate webs of orb weavers in your garden, particularly in late summer. There are many species of orb weaver spiders in Kentucky. No other common Kentucky spider makes organized, circular, grid-like webs like orb weavers. These spiders are almost always encountered inside their webs.

Orb weavers range in size from the size of a pencil eraser to a little larger, with their legs outstretched, than a U.S. silver dollar. Their coloring ranges from solid tan or brown to colorful, vivid patterns. Seeing one of Kentucky's largest spiders, a yellow and black *Argiope* in the center of its web in the morning, when dew droplets turn their work into garden jewelry is a real treat. By the way, their bites are harmless to humans, unless you're allergic.

When their legs are outstretched, grass spiders are about the size of a U.S. quarter. They are brown with noticeable gray or tan stripes that run the length of their body. They can be distinguished by their prominent hind spinnerets, which are two, finger-like projections on the end of its abdomen that are used to spin the web. Many other spiders have spinnerets, but they are particularly noticeable in grass spiders.

Wolf spiders come in a range of species and sizes, from the size of a pencil eraser to a U.S. silver dollar. Most are dark or light brown, usually with contrasting spots or stripes. They can move fast and are often seen running on the ground. They don't build webs to catch their prey. Instead they use their sight to pinpoint their prey, mostly at night, and chase them down like their namesakes, wolves.

You may see wolf spiders in your home, but unless you're allergic, their bite is harmless.

Grass spiders are very common in Kentucky lawns, where they build large, funnel-shaped webs. They also occasionally wander into homes. They can be mistaken for brown recluse spider, because they are brown and similar in size. They are, however, harmless to humans unless an individual is allergic.

Speaking of brown recluses, they are one of two Kentucky spiders that can harm humans, the other being a black widow. Tan to dark brown, a brown recluse's abdomen and legs are uniformly colored with no stripes, bands, or mottling. The legs are long and thin and lack conspicuous spines. They have a dark violin-shaped mark on their back, with the neck of the violin pointing toward the rear of the spider. This feature is consistent in adult brown recluses, but is less obvious in younger spiders. Also, brown recluses only have six eyes: most Kentucky spiders have eight, but let's be honest. Are you really going to get close enough to count?

Their bites are serious and require immediate medical attention, but brown recluses are timid and unlikely to bite unless handled. These spiders are common in all areas of Kentucky. They tend to occur in hidden locations indoors and outdoors, such as piles of cardboard or paper, stacks of cut wood and wall-voids of buildings.

Black widow spiders are also common throughout the state. The female black widow is about a half-inch long and is glossy black with a variable number of red markings on the top and/or bottom of her abdomen. Adult males smaller and are similar in color, but with a few added white markings. Juveniles are highly variable. Their bites are very serious and require immediate medical attention, but the spider is timid and unlikely to bite unless handled. They tend to hide out in concealed outdoor locations such as piles of rocks or firewood and dark corners of garages and out-buildings. Females are common; males are very rarely encountered.

To learn about more of Kentucky's spiders, visit the University of Kentucky Department of Entomology's Critter Files,

<http://www.uky.edu/Ag/CritterFiles/casefile/spiders/spiderfile.htm> or contact the (COUNTY NAME) office of the UK Cooperative Extension Service.



Source: Ric Bessin, extension professor, Department of Entomology

Extension Homemakers Membership Drive-Thru

Adventure Awaits



October 14-15

9:00am – 4:00pm each day

Adair County

Extension Office

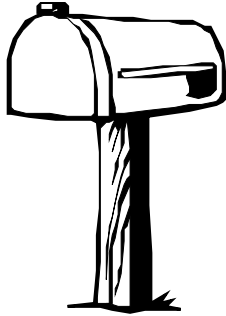
409 Fairground Street in Columbia

***Drive by the Adair County Extension Office on
Thursday-October 14 or Friday-October 15
between the hours of 9:00am – 4:00pm and renew your
Membership for Adair County Extension Homemakers.***

***Anyone who pays their dues by November 1st will be in a
drawing for give-a-way prizes.***

***Even if you are a club member—make plans to drive by.
Don't miss out! Treats will be waiting for you!***





MEMBERSHIP RENEWAL ...

It's time to renew your membership to the
Adair County Extension Homemakers.

Membership renewal is due **November 1.**

Dues are **\$10.00** per year.

Club Members - Turn in your dues to your Club Treasurer.

Mailbox Members - Complete the Membership Form on the back
and return to:

Adair County Extension Service
P.O. Box 309
Columbia KY 42728

*Make checks payable to **Adair County Extension Homemakers.***



Date: 2021-2022

Enrollment Form for

Adair County Extension Homemakers Association

Name _____

Address _____

Email _____

Name of Club _____

Phone: Home (____) _____ Work (____) _____

Cell (____) _____ Fax (____) _____

Birth year (*Optional*): _____

Race (*Optional – circle one*): White Black or African American
 Asian/Pacific Islander American Indian Hawaiian Other

Ethnicity (*Optional - circle one*): Hispanic Non-Hispanic

Gender (*Optional - circle one*): Female Male

Total years of membership: _____

I, (print full name) _____, being eighteen (18) years of age or over, hereby grant permission to the University of Kentucky, including its affiliates and subsidiaries, and Kentucky Extension Homemakers Association, Inc., to interview, photograph, and/or videotape me; and/or to supervise any others who may do the interview, photography, and/or videotaping; and/or to use and/or permit others to use information from the aforementioned interview and/or the aforementioned images in educational and promotional activities and publications without compensation.

Signature: _____ Date: _____

Witness: _____ Date: _____

The Kentucky Cooperative Extension Service is required by Federal law to collect and maintain information regarding the characteristics of the people we serve. The information you supply is voluntary.

Educational programs of the Kentucky Cooperative Extension Service serve all people regardless of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.



BOURBON STREET CHICKEN



USDA
Supplemental
Nutrition
Assistance
Program

Putting Healthy Food
Within Reach

This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program – SNAP.

Nutrition facts per serving:

420 calories; 12g total fat; 2.5g saturated fat; 0g trans fat; 130mg cholesterol; 400mg sodium; 27g carbohydrate; 0g fiber; 13g sugar; 10g added sugar; 49g protein; 0% Daily Value of vitamin D; 4% Daily Value of calcium; 10% Daily Value of iron; 10% Daily Value of potassium.

Source: District Four Nutrition Education Program

- 1 tablespoon olive oil
- 2 pounds boneless chicken, cut into bite-size pieces
- 2 teaspoons garlic powder
- 1/4 teaspoon ginger
- 1/2 teaspoon crushed red pepper flakes
- 1/4 cup applesauce
- 1/4 cup light brown sugar
- 2 tablespoons ketchup
- 1 tablespoon apple cider vinegar
- 1/2 cup water
- 2 tablespoons Worcestershire sauce
- 1 (10-ounce) bag frozen stir-fry vegetables and rice

1. Heat oil in large skillet over medium heat.
2. Add chicken pieces and cook until lightly browned.
3. Except for vegetables and rice, add the rest of ingredients to the skillet. Stir until well mixed.
4. Bring to a hard boil, reduce heat, and let simmer for 10 minutes. Meanwhile, cook vegetables and rice according to package instructions.
5. Serve chicken over vegetables and rice.

Makes 6 servings

Serving size: 1 cup

Cost per recipe: \$6.18

Cost per serving: \$1.03



SEPTEMBER / OCTOBER 2021

HEALTHY CHOICES FOR HEALTHY FAMILIES



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service



This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP. This institution is an equal opportunity provider.



This work is supported by the Expanded Food and Nutrition Education Program from the USDA National Institute of Food and Agriculture.

Easy ways to boost fiber in your daily diet

You need fiber in your diet. But many people do not reach their basic amount each day. Women should aim for 25 grams per day, while men should reach 38 grams, or 14 grams for each 1,000 calories.

Dietary fiber adds to health in several ways. First, it aids in feeling full after meals, which helps keep a healthy weight. Second, the right amount can help to lower cholesterol. Third, it helps keep you from getting sick. Fourth, it helps keep glucose within a healthy range.

Natural sources of fiber

Fiber is found in plant foods. Eating the skin or peel of fruits and veggies gives a greater dose of fiber. You can also find it in beans and lentils, whole grains, nuts, and seeds. As a rule, the more refined a food is, the lower its amount of fiber. Look at an apple. One medium apple with the peel has 4.4 grams of fiber, while 1/2 cup of applesauce has 1.4 grams, and 4 ounces of apple juice has no fiber.



With a few tasty changes, you can add fiber to any meal. For breakfast, choose steel cut oats with nuts and berries instead of a low-fiber, refined cereal. At lunch, have a sandwich or wrap on a whole-grain tortilla or whole-grain bread and add veggies, such as lettuce and tomato, or serve with veggie soup.

For a snack, have fresh veggies or whole-grain crackers with hummus. With dinner, try brown rice or whole-grain noodles instead of white rice or pasta made with white flour.

CONTINUED ON PAGE 2

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Agriculture and Natural Resources
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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

PARENT CORNER

Keep kids out of the clean plate club

Dangers of the clean plate club

Forcing kids to eat too much teaches them to ignore their bodies' cues telling them they have had enough. This can set them up for a lifetime of eating when not hungry.

Research has shown that pressuring kids to eat fruits and vegetables does not work. In fact, it keeps kids from eating fresh food. Taking a more laid-back viewpoint helps children learn about their inner hunger cues and taste likings.

Happiness at the dinner table

Follow these examples to promote fun and healthy meal times.

- **Share tasks.** Offer many choices of tasty and healthy foods for your children. Leave it up to your kids to determine how much to eat.
- **Plan and cook meals together.**

Little kids can bring food from the refrigerator or pantry. Teens can help with slicing veggies and watching food on the stove. Each person in the family can ask for their favorite foods.

- **Be a good model.** If parents and caregivers are good role models for healthy eating, children follow suit.
- **Inspire — don't force — a taste of all foods.** Cheer the family on as each person tries the food and talks about which one they like the most.

Let each child listen to and react to their own cues of hunger and fullness. If you worry that your child isn't eating the right amount in each food group, check in with your child's doctor.

Source: Adapted from <https://www.eatright.org/food/nutrition/eating-as-a-family/keep-kids-out-of-the-clean-plate-club>

CONTINUED FROM PAGE 1

Here are a few foods that are naturally high in fiber:

- 1 large pear with skin (7 grams)
- 1 cup fresh raspberries (8 grams)
- 1/2 medium avocado (5 grams)
- 1 ounce almonds (3.5 grams)
- 1/2 cup cooked black beans (7.5 grams)
- 3 cups air-popped popcorn (3.6 grams)
- 1 cup cooked pearled barley (6 grams)

When adding fiber, be sure to do it slowly and with plenty of fluids. Fiber acts like a new sponge as it travels through the digestive tract; it needs water to plump up and pass smoothly. Eating more fiber than usual but not getting enough fluid may cause an upset stomach.

If you are missing out on your daily amount of fiber, you may be trailing in other needed nutrients as well. Your fiber intake is a good gauge for total diet quality. Do your best to try to reach your fiber goal with unrefined foods.

Source: Adapted from <https://www.eatright.org/food/vitamins-and-supplements/types-of-vitamins-and-nutrients/easy-ways-to-boost-fiber-in-your-daily-diet>

BASIC BUDGET BITES

Shop smart

How much should you buy?

- Buy only as much as you have planned for the shopping trip.
- Buy only the amount of food you will eat while it is fresh.
- Bigger packages often cost less than smaller packages. Compare unit prices to be sure. Split large packages into smaller serving sizes and store them for later use. Buying big packages may drive you to eat larger portions.
- Buying from bulk bins lets you choose how much to buy, and, most of the time, costs less per unit.

Source: Adapted from USDA SNAP-Ed Connection





MONEYWISE

VALUING PEOPLE. VALUING MONEY.

SEPTEMBER 2021

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

COLLEGE SAVINGS MONTH: UNDERSTANDING THE KENTUCKY SAVES 529 PLAN

Affording a college education can be challenging for most Kentuckians. For the 2020-2021 school year, the cost of attending a four-year public institution in Kentucky ranged from about \$12,650 to \$31,294 a year. This number was even higher for private institutions in the Commonwealth, with costs as high as \$45,092. Over the past 20 years, national college costs have risen steadily. Tuition, fees, room, and board at four-year schools have increased 3% to 6% annually in the last two decades.

These numbers can be alarming for parents hoping to help their children pay for college. The earlier you start a college savings fund, the longer it can accrue compound interest. Research shows that even a small amount of savings makes children more likely to enroll in college and more likely to graduate with a degree.

September is National College Savings Month. Among the different options to save for college, people commonly use Section 529 college savings plans.

ADVANTAGES OF KY SAVES 529

The Kentucky Higher Education Assistance Authority (KHEAA) administers KY Saves 529. The financial benefits of 529 plans make them a popular method to save for college.



Contributions made to a KY Saves 529 account have tax-deferred growth, meaning the government does not tax the money unless withdrawn for noneducational purposes. Qualifying withdrawals include tuition, fees, books, supplies, computers, some room and board, and more.

Students can use Kentucky Saves 529 funds on nearly any United States-accredited public or private, two-year or four-year college or graduate school. Some U.S.-based colleges with campuses



PLANS SUCH AS KY SAVES 529 OFFER BOTH STRATEGY AND FLEXIBILITY WHEN CONSIDERING COLLEGE SAVINGS OPTIONS.



outside of the country are also eligible, as well as tuition and expenses for elementary or secondary public, private, or religious schools.

STARTING A 529 PLAN

You can enroll in a KY Saves 529 college savings plan online at <https://www.kysaves.com>, through a financial adviser, or with some employers' human resources departments. Before enrolling, be sure to review the program description to learn the investment objectives, risks, expenses, and other important information. You may want to consult a financial, tax, or similar adviser to learn more about how a 529 plan would apply to you.

You can begin a plan with an initial contribution of \$25 or more, and then make regular additional investments of \$25 or more. When enrolling directly, you can choose between three major investment options depending on your investment preferences and risk tolerance. You can transfer unused funds to another beneficiary at no cost. To learn more about investment

options, who qualifies as a beneficiary, who can open an account, and other frequently asked questions, visit <https://www.kysaves.com/home/faqs.html>.

EXCLUSIVE BENEFITS FOR KY RESIDENTS

While many states offer 529 plans that you could consider, there are benefits to enrolling in a KY Saves 529 plan if you are a Kentucky resident. First, in-state tuition is locked in. If your beneficiary moves to another state, they may still qualify for Kentucky in-state tuition rates. Second, KY Saves 529 accounts are not included when schools determine state need-based college financial aid.

Saving for college may seem complicated or overwhelming, but there are plans such as KY Saves 529 that offer both strategy and flexibility when considering college savings options. You can also learn more by attending a free KY Saves webinar. Register online at <https://www.kysaves.com/home/engage/event-calendar.html>.

Written by: Nichole Huff and Tiyani Rodrigo | Edited by: Alyssa Simms | Designed by: Kelli Thompson | Images by: 123RF.com

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu



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