

FCS NEWS & NOTES

MAIN TOPIC

Wisely using your tax refund

It's that time of year when we get excited about our tax refunds. By responsibly using this one-time infusion of cash, you can improve your financial standing.

You could wisely use your tax refund to add to your emergency savings account. Most of us do not have enough money saved in the event of job loss, illness, or another unexpected event that prevents us from working. Most financial experts recommend having at least six months of income saved to help you work through financial hardship. This fund can also help cover unexpected or emergency household repairs.

You could also choose to reduce your debt with your tax refund. Paying off high-interest debt as quickly as possible is a financial win-win because it reduces the principal on your loan and lowers future interest payments.

Make an extra mortgage payment toward the principal. Much of a mortgage loan goes toward interest



and not the principal itself.

Investing in your family's future is always a wise move as it will continue to guarantee future financial stability. You could use your return to start or add a college savings fund for your children or to start or add to your retirement account.

If you must spend your tax refund, make wise spending choices.

Consider purchases that allow you to make improvements that add to the resale value of your vehicle or home or to make home improvements that lower energy costs.

You are never too old to learn a new skill. Use some of the refund to take classes or learn new skills or hobbies.

Source: Kelly May, Senior Extension Associate for Family Finance and Resource Management



HEALTHY RECIPE

Asparagus Ham Quiche

- 1 pound fresh asparagus, trimmed and cut into 1/2-inch pieces
- 1 cup, finely chopped ham
- 1 small finely chopped onion
- 2 (8 inch) unbaked pie shells
- 1 egg white, slightly beaten
- 2 cups shredded, reduced-fat cheddar cheese
- 4 large eggs
- 1 container (5.3 ounces) plain Greek yogurt
- 1/3 cup 1% milk
- 1/4 teaspoon ground nutmeg
- 1/4 teaspoon salt
- 1/4 teaspoon pepper

Preheat oven to 400 degrees F. Place asparagus in a steamer over 1 inch of boiling water and cover. Cook until tender but still firm, about 4 to 6 minutes. Drain and cool. Place ham and onion in a nonstick skillet and cook over medium heat until lightly browned. Brush pie shells with beaten egg white. Spoon the ham, onion, and asparagus into pie shells, dividing evenly between the two shells. Sprinkle 1 cup shredded cheese over the mixture in each shell. In a separate bowl, beat together eggs, yogurt, milk, nutmeg, salt, and pepper. Pour egg mixture over the top of the cheese, dividing evenly between the two shells. Bake uncovered in a preheated oven until firm, 25 to 30 minutes. Allow to cool approximately 20 minutes before cutting.

Yield: 16 slices; Servings: 16 slices

Nutritional analysis: 200 calories; 11 g fat; 4.5 g saturated fat; 65 mg cholesterol; 370 mg sodium; 14 g carbohydrate; 1 g fiber; 3 g sugars; 10 g protein

Source: Kentucky Proud Project County Extension agents for Family and Consumer Sciences University of Kentucky, Dietetics and Human Nutrition students, March 2015



KEHA Updates

The Kentucky Extension Homemaker Association (KEHA) State Meeting will be at the Crowne Plaza in Louisville May 9-11, 2023. The theme is "Let's Take a Hike with KEHA." Wilderness Trail Area will serve as the host area. Registration for sessions and crafts is first-come, first-served, so make sure you sign up early!

New this year:

- The state meeting is using a new pricing structure. You may register for the full conference or two days and the general session luncheons are included. Discounted rates are available until April 10. Late registration must be postmarked by April 24 at the latest.
- State Meeting will begin with an opening banquet luncheon on Tuesday. Please check the full agenda in your state newsletter and arrange your travel plans so you don't miss it!
- Cultural Arts check-in will be from 8:30-11 a.m. Tuesday in five groups of areas. Check out will be 4-5 p.m. Wednesday in two groups. Details are outlined in the state newsletter.

Overnight rooms at the group rate of \$124/night are available until April 10 or until the block is full. If you have reserved rooms you no longer need, please cancel those so others can take advantage of the reduced group rate. If you have not yet made your reservation, please do so soon! **Details are online at <https://keha.ca.uky.edu/content/state-meeting-information>.**



The following are a few additional details about State Meeting:

- Once again, the Master Farm Homemakers Guild luncheon and meeting will be held in conjunction with the KEHA State Meeting. However, this year there will be a separate registration for this event. Members should look for details from the guild.
- The Quilt Square Showcase and Auction will return to the 2023 KEHA State Meeting! Members are invited to make a 12-inch finished quilt square for entry. Check the newsletter for more information.
- The KEHA choir is open to new members. They rehearse for one hour and do one performance during State Meeting. To join or for more information, contact Wendy Hood at Wendy7hood@icloud.com.

Six KEHA state officer and chair positions will be open for election at the business meeting. Credentials must be sent certified mail and postmarked by April 8. Visit <https://keha.ca.uky.edu/2023-state-board-elections> for more information.



Attention job seekers!

Meet, connect, share, and learn: **Job Club Kentucky is FREE and open to the public.** Meetings take place 9 a.m. to 10:15 a.m. every month on the 2nd and 4th Tuesdays. Business attire is encouraged. Recruiters and employers are always welcome.

April 11, 2023, 9-10:15 a.m.

Topic: Making Expungements Work for Your Communities

This session will focus on the shortage of labor in various industries and how expungements help increase the number of available employees (the why). What is an expungement, how to get an expungement, and how Goodwill facilitates the process will be addressed along with expungement reform.

Presented by Dennis Ritchie, J.D., Sr. Director of Reentry and Young Adult Services, Goodwill Industries of Kentucky, Inc.

April 25, 2023, 9-10:15 a.m.

Topic: Job Search Tips & Strategies from a Panel of Regional Recruiters and HR Professionals

This popular session will feature a panel of local HR professionals and recruiters. Acquire job search tips and strategies directly from those involved in the recruiting and hiring process. Use this opportunity to get your job search, application, and hiring inquiries answered. Come prepared with questions for the panel.

**FREE
and open
to the
public!**

Ways to attend

In-person:

Fayette County Extension Office,
1140 Harry Sykes Way, Lexington

Online:

- Register for the Zoom webinar: tinyurl.com/JobClubKY
- Facebook.com/FayetteCoFCS



LOCAL EVENTS

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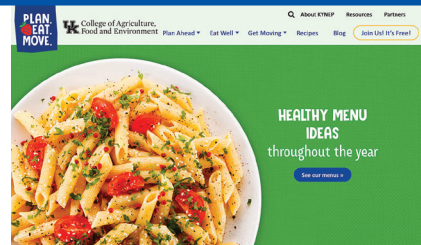
Instagram.com/UKFCSExt



UKFCSExt.podbean.com



YouTube.com/UKFCSExtension



Feeling better happens one small step at a time.

We know, because that's what we've done – and we're here to show you how you can do it too. A step here, a step there and soon you'll be eating well, planning good meals, and moving more. Most of all, you'll be feeling good. So take a look at some of our useful tips and maybe even take a free class for free tips. You can do it! Small steps make a world of difference.

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Connect with or contact your county to learn about free classes in your community! Visit PlanEatMove.com/free-classes to learn more.