



Maryland Eastern Shore Region

Plug
Into

Inaugural Issue: Spring 2015

Welcome to the first newsletter to connect Eastern Shore residents to Extension services available through the local County Extension offices from Family and Consumer Sciences educators on the Eastern Shore.

What is the University of Maryland Extension?

University of Maryland Extension (UME) is a statewide, non-formal education system within the college of Agriculture and Natural Resources and the University of Maryland Eastern Shore. UME educational programs and problem-solving assistance are available to citizens and are based on the research and experience of land grant universities such as the University of Maryland, College Park.

What are Family and Consumer Sciences Educators?

Family and Consumer Sciences Educators are specialists from a diverse background of educational fields. The American Association of Family and Consumer Sciences (AAFCS) defines Family and Consumer Sciences (FCS) as the comprehensive body of skills, research, and knowledge that helps people make informed decisions about their wellbeing, relationships, and resources to achieve optimal quality of life. The field represents many areas, including human development, personal and family finance, housing and interior design, food science, nutrition, and wellness, textiles and apparel, and consumer issues.

The National Extension Association of Family and Consumer Sciences (NEAFCS) educates and recognizes Extension professionals who improve the quality of life for individuals, families and communities. We provide education in:

- ◆ Financial Management
- ◆ Food preparation, food safety and nutrition
- ◆ Healthy Lifestyles
- ◆ Home & work environment and safety
- ◆ Relationship and parenting skills and much more!

What are a few examples of programs or partnerships with FCS educators?

Financial Check-up	Food Safety	Financial Nuggets	Food Preservation
Workplace Financial Education		Healthy & Safe Homes	Eat Smart
Health Insurance Literacy	Reading Makes Cents		Community Nutrition Education

Meet your Eastern Shore Family and Consumer Sciences Educators



Dhruvi U. Patel

Dhruvi possesses 10 years of clinical, research and community based nutrition knowledge and expertise. She obtained her Master's in Nutritional Sciences from Texas Tech University and moved to Eastern Shore of Maryland on April 2012. Dhruvi delivers in-depth nutrition, food safety, and food preservation based programs in Dorchester, Somerset, Wicomico and Worcester counties of Maryland. Her educational programs have reached Wide- variety of audience from youth to seniors. Her program interests are worksite wellness, gardening for nutrition, home canning and food safety.

Education Focus area: Nutrition, Food Preservation and Food Safety Education

dhrutip@umd.edu
Home office: Wicomico County



Melissa Leiden Welsh, Ph.D., CFCS, CPFFE

Melissa moved to Maryland's Eastern Shore in January '15 after completing her doctoral degree in Youth Development and Agricultural Education at Purdue University. She plans to use her background in agriculture and educational work in rural communities to support connecting rural residents with financial educational solutions within the community. She is also interested in developing programs to fill voids in financial literacy for adults and children within the Caroline, Cecil, Kent, Queen Anne's and Talbot counties.

Education Focus area: Financial Education

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Home office: Caroline County



Karen Aspinwall

Housed in Cecil County, FCS programming on the upper Eastern Shore focuses on Financial Management and Healthy Homes for youth, adults and families. Financial Management programs teach skills needed to manage money and credit wisely, reduce debt, and create plans for the future. Healthy Homes programs improve personal and family health through knowledge and consumer decisions relating to the home environment, including indoor air and water quality, household chemicals and contaminants and general safety issues.

Education Focus area: Healthy Homes and Financial Management

kaspin@umd.edu
Home office: Cecil County





7 Tips for Financial Spring Cleaning

Sweep away winter bills

Consumer Reports estimates that 7% of all shoppers go into a new holiday season carrying debt from the previous one. You certainly don't want to continue making payments on your holiday purchases for another 9 months. "Clearing away this debt in the spring will strengthen your finances and free you up to save money for the remainder of 2015," says Lynnette Khalfani-Cox, founder, The Money Coach.

Polish your budget

We're four months into 2015. How are you doing so far? Over budget? Under budget? Have you spent more, or less, than you planned to in certain areas? If you're close to your expectations, great, but if you've veered off track for any reason – perhaps because there's been a job switch, you had a baby, bought a new house, or there's been another life change - it's time to re-evaluate the situation, says consumer finance expert Andrea Woroch. "Your budget will need to be refreshed to meet current needs as well as short and long-term savings goals."

Tidy up bad credit

Have you been subject to high interest rates? Denied a loan altogether? Been unable to rent an apartment? If you've got bad credit, then you're aware of these consequences. To improve your score, make your payments on time and avoid carrying large balances on your credit cards (keep your utilization rate — the amount you owe versus your total available credit — below 30%; ideally, use no more than 10%).

But first: "Take an inventory of the information on your reports by claiming them," says John Ulzheimer, President of Consumer Education at CreditSesame.com. You can do this for free, once every 12 months, at AnnualCreditReport.com. While derogatory information can remain on your report legally for 7 to 10 years as long as it's accurate, says Ulzheimer, errors — like accounts that aren't yours or inaccurate late payments — are common and should be disputed. After all, a report by the FTC found that one in four credit reports contain an error that might affect your credit score, which is the all-important numerical value (typically between 300 and 850) assigned to the information in your credit report.

Purge clutter

If you've already filed your income taxes, shred statements, bills and other financial records and keep only the documents that are absolutely necessary, says Khalfani-Cox. As a rule of thumb, you want to hang onto tax records and supporting documents for seven years, and it might be easiest (and provide you with peace of mind) to keep hard copies of those (even though the IRS is ok with digital copies). But no need to hang onto paper records forever. "If you're worried about something, just scan or make a digital copy of the record and then shred it." Stop by the local Extension office to view our

Dust off unwanted items

To boost your savings goals or earn extra money to help pay down debt, Woroch suggests selling unwanted gift cards — which we all have — on a site like *Gift Card Granny* where you can get up to 95 cents on the dollar in return; and recommends *Thred Up* for baby, kids and women's clothing. As for old electronics, consider *Gazelle* and *Nextworth*, says Farnoosh Torabi, host of the daily podcast, "So Money," on iTunes. "You'll get a fast quote, a free shipping label and quick payment once the item's mailed in and inspected."

Clean up accounts

Are there brokerage accounts that can be consolidated? Bank accounts you rarely — if ever — use that should be closed? Old retirement accounts from previous employers that should be rolled over? After years of bill paying online, do you have a huge list of creditors you have to scroll through every time you make a payment? "Take a few minutes and delete the ones you know you'll never be paying again," says Jean Chatzky, author of "Money Rules."

Straighten out spending

We all know that the key to financial freedom is to spend less than you earn. However, given how easy it's become to spend (particularly given the growth in mobile payment systems like Apple Pay), and given the proliferation of ads, marketing schemes and various tactics that tempt us to buy more than we need, keeping spending in check is becoming increasingly challenging. It's more important than ever that you control impulse shopping, says Woroch. How? "Eliminate triggers such as browsing favorite online shops, heading to the mall after work to 'window shop,' or buying something new when you're feeling down to help boost your mood."



When it comes to need-based purchases, to get the best prices, *Woroch* suggests using apps like *Coupon Sherpa*, *RedLaser*, and *PoachIt*.

This article was adapted from "7 Tips for Financial Spring Cleaning" by Vera Gibbons on www.Marketwatch.com

Check out more tips each week on our Facebook page:



UME Family and Consumer Sciences, Eastern Shore Region

Food Preservation Class

Offered by University of Maryland Extension

On April 17th from 2.00pm-6.30 pm

Location: 28647, Old Quantico rd., Salisbury, MD 21801

Learn how to preserve and enjoy process of making homemade canned products.

The University of Maryland Extension Office in Wicomico County is offering hands-on food preservation class to teach basic USDA approved canning techniques to adults over 18 years.

Cost is \$35 and includes a copy of *So Easy to Preserve* (150 tested recipes with chapters on preserving foods, canning, drying, pickled and jellied foods etc.), handouts and materials for a hands-on canning activity. Learn how to do water bath canning of high acid foods.

Pre-registration is required and space is limited. **Last registration date is April 10th. Checks can be made out to Wicomico EAC and mailed to P.O. Box 1836, Salisbury, MD 21802-1836.**

For special needs, and further information contact, Dhruiti Patel at dhrutip@umd.edu or Phone: 410 749 6141 ext.104.

University of Maryland Extension programs are open to all citizens without regard to race, color, gender, disability, religion, age, sexual orientation, marital or parental status, or national origin.

Registration by April 10th (Submit this cutout while registering)

Name: _____

Phone: _____ Age: _____

Address: _____

Amount endorsed:

Cash _____ Check No: _____