

Family ❖ Issues

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**TREASURE VALLEY
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Family & Consumer Sciences

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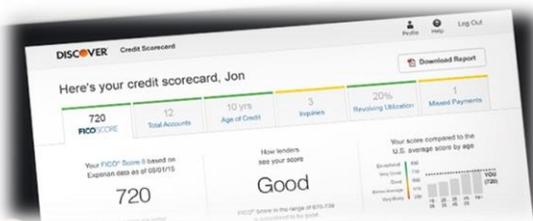
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Family Issues is published six times a year. This newsletter provides current information in the areas of nutrition, food safety, money, and time management.

Extending Knowledge ● Changing Lives

All I Want for Christmas is a FREE

FICO Credit Score!



Discover Credit Card Company recently

launched www.creditscorecard.com/registration, a website that allows anyone who signs up to check their FICO® Credit Score for free! You don't need to be a customer of *Discover*. The website clearly shows registered users what's negatively impacting their score and allows them to take corrective action. Unlike other websites such as CreditKarma.com, Credit.com, Quizzle.com, and CreditSesame.com that offer a free credit score based on the less-used FICO® VantageScore, *Discover's* Credit Scorecard website is the only one who offers consumers their FICO® Credit Score (*aka Classic Score*) that is used by the majority of financial institutions when consumers apply for installment loans (*car and home*) and revolving credit (*credit cards*). I personally signed up to be a user of the site and got my free FICO® Credit Score. I found the site easy to use and it provided useful information.

There are mostly positives in utilizing this tool; it is easy to use and currently the only place a consumer can go to get a free FICO® Credit Score. Also, your credit score is unaffected when *Discover* pulls your credit to determine your score. The only negative aspects are that you have to submit personal data including your Social Security number and address, and *Discover* markets their credit cards to you. This information is needed to properly access an accurate credit score (*also required when using annualcreditreport.com to get your free credit reports*). The results comprise just one score from Experian; you may want to see all three scores if you are planning on applying for a car or home loan. Scores from TransUnion and Equifax may be obtained from myFICO.com for \$19.95 each.

Discover's Credit Scorecard website gives us the information needed to be proactive in building and maintaining a respectable credit score. Give the site a try, then email me about your experience or with questions you have at lhansen@uidaho.edu. For more information on this topic, go to <http://msuextension.org/solidfinances/pastrecordings.html> and watch my *Solid Finance* presentation on credit scores.

Lyle Hansen
Ada County Extension Educator



An Award-Winning Seriously Fun Video Game

Everyone needs a healthy credit score. It can impact employment, rental eligibility, and loan and insurance rates, private utilities, and educational options. Because the use of credit scores is so widespread and used for many important things besides lending, it is essential that our youth understand how it works and the purposes for which it is used. This information is a necessary tool to help them manage the financial portion of their lives.

Night of the Living Debt is an app developed for iPads by Lyle Hansen (*top right*) and Luke Erickson (*bottom right*) of University of Idaho Extension and in partnership with New Mexico State University–Learning Games Lab. Funding was generously provided by CoBank. The purpose of this app is to provide a fun and engaging way to help teens learn about building credit and credit scores. It is designed to ultimately help them establish a strong credit record once they turn 18 years old by building better credit scores while minimizing debt and avoiding sub-prime lenders.

In this game, zombies have taken over the financial world and require regular payments if you and your credit score are to stay in one piece. Through this innovative and engaging iOS app students will gain a greater understanding of the impact of their financial decisions on savings and credit scores which include making payments on time, keeping balances low, understanding differences between lenders and preparing for financial emergencies. Teens love it! But don't take our word for it—encourage them give it a try!

[Download the FREE App](#)

Because You Asked:

Q. I keep hearing about kombucha tea. Does it really have any health benefits?

A. Taylor Viggiano, an intern at Tufts' Human Nutrition Research Center on Aging, responds: "Tangy, tart and ever so sweet, kombucha tea is an increasingly popular fermented tea drink. Kombucha is a mixture of tea and sugar fermented through the symbiosis of acetic acid bacteria and various fungi.

Experimental studies done predominantly in animals have revealed that kombucha does indeed contain bioactive compounds that have important properties including antioxidation and enhancement of immunity. This may make kombucha an appealing functional food when brewed safely and consumed responsibly.

"But the medical literature, including reports from the Center for Disease Control and Prevention, includes a few case studies of individuals who experienced serious illnesses and at least one fatality after consumption of home-brewed kombucha. Effects include metabolic acidosis and blood-clotting disorders. This is thought to have been due to toxic elements in the particular strain of fungus/mushroom.

"In summary, human research on kombucha is limited and lacks any clinical trials. So the takeaway is this: If you enjoy the uniquely strong flavor of kombucha and consume it in moderation, it may carry some potential health benefits; however, you should be careful to ingest only commercially produced kombucha."

Source: *Tufts Health & Nutrition Newsletter*, May 2016

Q. It has been recommended that I take vitamins for my eyes to help prevent age-related macular degeneration (AMD). Can you offer any guidance on selecting the best supplement?

A. Allen Taylor, director of Tufts' HNRCA Laboratory for Nutrition and Vision Research, responds: "Any supplement with 400 IU of vitamin E, 500 milligrams of vitamin C, 12 milligrams of lutein, and some zinc is a good approximation of the AREDS [Age-Related Eye Disease Study] formula. The formula is recommended only for persons with incipient disease. Non-affected people with a good diet do not need a supplement."

Source: *Tufts Health & Nutrition Newsletter*, February 2016



Tips to Keep Your Money Safe When Shopping Online



Holiday shopping is underway. Every year more consumers shop for gifts online. When it comes to online shopping, it is important to be cautious as holiday scams are always a concern. Make sure to shop at trusted sites and follow the guidelines below.

The Consumer Federation of America (CFA) offers the following tips to help consumers stay protected when shopping online:

- **Research unfamiliar sellers** – if you are anticipating buying from a company you have not heard of or conducted business with, check the [Better Business Bureau](#) (BBB) to see if they have any complaints. You may also want to consider trying to find the item with a well-known company.
- **Pay with a safe method** – although it is important to watch credit card spending during the holidays, credit card companies usually offer buyer protection. Services such as PayPal may offer this protection as well; research your options.

Make sure your browser is secure – websites should start with [shttp/https](#) where the “S” is for secure. Websites also often have a padlock in the URL bar indicating it is a secure site.

- **Don't use a money transfer service** (*i.e.* Western Union) – legitimate retailers will not ask you to use a money transfer service to purchase goods or services.
- **Be careful of “phishing” and “smishing”** - scammers will imitate companies by sending emails and/or text messages (“*phishing*” if it is an email or “*smishing*” if it comes as a text message) requesting consumers confirm information such as account numbers.
- **Keep records of your purchases.**
- **Watch CFA's [Buyer Beware](#) video for more information.**

Source: Adapted from http://msue.anr.msu.edu/news/seven_tips_to_keep_your_money_safe_when_shopping_online

Ways to Control Your Holiday Spending

Have you created a holiday spending plan? If not, now is the perfect time to get started. Click [here](#) for a holiday budget worksheet developed by the University of Maryland Extension. The goal and challenge then becomes adhering to the plan you've developed!

According to Katie Bryan at *America Saves*, it is important to review your financial health when creating your holiday spending plan. She suggests focusing on what you really want and need. Do you really have the funds to buy a \$200 pair of shoes for your son or should that money go toward your emergency fund?

Here are some additional tips to help you stay on track during this holiday season:

- Host a potluck to defray the cost of providing a meal at your home.
- Consider a seasonal job.
- Shop clearance racks.
- Substitute a less expensive item.
- Make sentimental gifts.
- Give services (*babysitting, oil change, pet care, etc.*).
- Shop throughout the year.
- Preview Black Friday ads.
- Preview Cyber Monday ads.
- Sign up for store coupons/rewards.
- Consider online or catalog shopping.
- Take advantages of seasonal bargains.
- Draw names and set a spending limit.
- Allow time for planning and comparison shopping.
- Limit the credit cards you use or leave them at home.

Don't let this holiday season break the bank; plan ahead!



Sources: Adapted from http://msue.anr.msu.edu/news/are_you_in_control_of_holiday_spending_and http://extension.umd.edu/sites/default/files/docs/locations/washington_county/UME%20holiday%20spending%20worksheet.pdf



Christmas Gifts in a Jar!

Layered mixes in a jar can be a fun and inexpensive way to remember some of the people on your Christmas list. Decorate the jar with fabric and a ribbon to make a thoughtful, festive gift. Below are tips for successful layering as well as two great recipes.

- **Choose the right container.** Wide-mouth canning jars are easier to fill than standard jars, and canning jar lids seal tightly to keep flavors in and moisture out.
- **Use a canning funnel.** Layers will settle more neatly, and jars will be easier to fill.
- **Tamp each layer tightly.** The flat top of a meat tenderizer mallet makes a great tool to tamp down each layer of ingredients.
- **Storage times** for gifts-in-a-jar will vary according to the ingredients used. As a rule of thumb, any mix containing soft ingredients such as brown sugar or marshmallows will begin to harden within two to three weeks, so is not suitable for long-term storage.

CRANBERRY-OATMEAL COOKIE MIX



Layer 1: ½ c. all-purpose flour, plus 1 Tbsp.

Layer 2: 1 c. rolled oats

Layer 3: ½ c. all-purpose flour, plus 1 Tbsp.

½ tsp baking soda
½ tsp salt

Layer 4: ¼ c. light brown sugar, packed

Layer 5: ¼ c. granulated sugar

Layer 6: ½ c. dried cranberries

Layer 7: ½ c. white chocolate chips

Layer the ingredients in a clean, quart-sized jar in the order indicated above. Cover tightly with a lid, decorate and attach a copy of the recipe card.

Cranberry Oatmeal Cookies

- 1 container Cranberry-Oatmeal Cookies mix
- ½ c. butter
- 1 tsp. vanilla
- 1 egg



Preheat oven to 350°. In a large bowl, mix butter, vanilla, and egg together until smooth. Add cookie mix and mix well. Place by spoonful onto a greased cookie sheet and bake for 8-10 minutes until golden brown. For best flavor, use this mix within nine months.

Makes 28 cookies. Each serving has 100 calories, 4.5 g fat, 13 g carbohydrates, and 70 mg sodium.

FRIENDSHIP SOUP MIX



½ c. dry split peas

2 Tbsp. beef bouillon granules

¼ c. pearl barley

½ c. dry lentils

¼ c. dry, minced onions

2 tsp. Italian seasoning

½ c. long-grain white rice

½ c. macaroni noodles

In a clean, quart-sized jar, layer all the ingredients except the macaroni. Place the macaroni in a sandwich bag and place it on top of the other ingredients. Cover the jar tightly with a lid, decorate and attach a copy of the recipe card.

Friendship Soup

- 1 container Friendship Soup Mix
- 1 lb. lean ground beef or turkey
- 3 qt. water
- 1 (28 oz.) can diced tomatoes



Brown meat and drain. Place in large pot and add the water and tomatoes. Add soup mix except macaroni. Bring to a boil, reduce heat and simmer for one hour. Add macaroni and continue cooking for another 10-15 minutes (*until macaroni is done*).

NOTE: To avoid overcooked pasta in leftovers, add the appropriate amount of macaroni to the portion being served. For best flavor, use this mix within one year.

Makes 12 servings. Each serving has 150 calories, 4 g fat, 12 g carbohydrates, and 390 mg sodium.