



January & February 2007

Choctaw County

Financial goals must be set in order to become fiscally fit in 2007

People all over the state make resolutions at the start of a new year to become more physically fit. Or they may want to become more organized or perhaps learn a new skill.

One thing that would be beneficial to everyone is to become fiscally fit, said Sissy Osteen, Oklahoma State University Cooperative Extension Service resource management specialist.

“The first step you need to take in becoming financially stable is to determine what you and your family are trying to achieve through the use of your money,” Osteen said. “You have to decide what it is you want, and then make a plan on how to reach those goals. You must prioritize your list to help make a solid foundation for good money management practices.”

Osteen said goals may include saving for a car, taking a vacation, college expenses for your children or paying off a credit card balance.

“No two families are alike, so no two families will have the same goals,” she said. “Just keep in mind that goals give direction to the way each of us live, spend money and save. Families who set and reach financial goals can enjoy the present and still know future needs and wants will be met.”

It is important for the family to decide on the goals together. What is important to one person may not be important to the other. The feelings people have about money reflect their values. While two people may come into a relationship with “his” and “her” values, over time they must develop a set of values regarding managing money that reflects an attitude about “our” finances.

When identifying and setting goals, make

sure the goal is realistic and worthwhile. Osteen said consumers also should make sure the goals are specific, including start and completion dates. Be sure to include both short- and long-term goals. Some goals may take only a few months to achieve, while others, especially saving and investing for college expenses, can take years.

Most people *want* more things that are beyond their basic needs. This is where making choices based on a family’s goals is important. It may be possible to meet some of those *wants* while still accomplishing all of the financial goals that have been set.

“By making goals specific, you’re better able to measure your progress. Seeing that you’re reaching your goal gives you a sense of accomplishment and is a great incentive to keep up the good work,” she said. “In addition, goals are easier to complete when a specific time frame is mapped out. If you don’t have a completion date, it can appear that the goal continues to be off in the distance. The success of seeing goals completed can stimulate more goal setting, future success and more self-confidence about handling money.”

Keep in mind that as times change, a family’s goals also may need to be adapted. Changes may occur in your financial situation. Income may increase or decrease and marital status can change. A divorce or death of a spouse can cause a financial plan to change.

“Remember that the method you use to set goals and the action plan to reach the goals doesn’t matter,” Osteen said. “What’s important is to develop a plan that works for you.”

Family Game Night Fun, Learning and Laughter



Don't wait for a cold, snowy or rainy day to break out the games. Anytime is a good time with your family over a friendly board or card game.

Try getting into the habit by designating one night a week as family game night.

Game night can provide an opportunity for quality time with family and friends. It might be one of those rare times during the week when families sit face to face, while interacting, talking and listening to each other.

Most board and card games teach and reinforce important skills such as following directions, cooperation, taking turns, teamwork and how to be a good sport whether you win or lose. These important social skills are not spelled out in the game directions but will need to be modeled and taught by the adults and older children. Children learn honesty by not cheating as well as making choices and accepting the consequences of their choices. Even responsibility and organization skills can be taught by including all players in the chore of cleaning up and putting all the pieces away.

Preschool board games often have simple objectives like to learning to recognize colors, numbers, shapes and letters by using visual discrimination skills to match or find pictures and symbols. Many of these games also help youngsters learn to count and develop eye-hand coordination and fine motor control as they manipulate the game pieces.

Games for school aged children often reinforce the basic skills learned earlier while emphasizing very specific skills such as reading, spelling, vocabulary building, memorizing and math. Some games even teach facts about science, social studies, literature, and history and money management. Games keep this learning fun by asking players to read questions out loud, keep score and make change with pretend money.



Examples of educational skills taught by specific games include:

Yahtzee	Math
Scrabble	Vocabulary, math and spelling
Sorry	Counting, colors and strategy
Clue	Memory, deductive reasoning, counting and record keeping
Chutes & Ladders	Counting and consequences
Monopoly	Problem solving, strategy and money skills
Jenga	Eye hand coordination, observation and concentration
Gold Fish	Number recognition and matching
Payday	Math and money management

Don't just think games are great learning tools just for children. They can benefit us all, young and old alike, by keeping our fingers nimble, our connections with others strong, our laughter loud and our minds sharp.

Resource:

Colorado State University Cooperative Extension Service

The Oklahoma Cooperative Extension Service offers the following resource to help families develop a budget plan.

**The Financial Puzzle
"Putting the Pieces Together"**
T-4149 fact sheet



A copy of the fact sheet is available on the OCES web-site or contacting your county OCES office or <http://agweb.okstate.edu/pearl/>

Healthy Eating & Physical Activity for Adults



A balanced diet and regular physical activity are the building blocks of good health. Poor eating habits and too little physical activity can lead to overweight and related health problems. By eating right and being active, you can stay at or reach a healthy weight. Do it for yourself and your family!

A healthy eating plan is one that:

- Emphasizes fruits, vegetables, whole grains, and fat-free or low-fat milk and milk products.
- Includes lean meats, poultry, fish, bean, eggs, and nuts.
- Is low in saturated fats, *trans* fats, cholesterol, salt (sodium), and added sugars.

What is a healthy weight?

One way to find out if you are at risk of health problems caused by overweight and obesity is to measure your waist. If you are a woman and your waist is more than 35 inches, or if you are a man and your waist is more than 40 inches, your risk of disease is higher.

Losing as little as 5 to 10 percent of your body weight over 6 months or longer can do much to improve your health. For example, if you weigh 200 pounds, losing 5 percent of your body weight means losing 10 pounds. Losing 10 percent of your body weight means losing 20 pounds. A safe rate of weight loss is 1/2 to 2 pounds per week.



You do not have to be an athlete to benefit from regular physical activity. Even modest amounts of physical activity can improve your health. Start with small, specific goals such as walking 10 minutes a day, 3 days a week, and slowly build up from there. As you become fit, slowly increase your pace, the length of time you are active, and how often you are active.

Before starting a vigorous physical activity program, check with your health care provider if you are a man and over age 40 or a woman and over age 50, or have chronic health problems.

For a well-rounded workout plan, combine aerobic activity, muscle-strengthening exercises, and stretching. Do at least 30 minutes a day of moderate physical activity on most or all days of the week.

To reduce the risk of injury, do a slow aerobic warm-up, and then stretch before aerobic or strengthening activities. Follow your workout with a few more minutes of stretching.

Many people feel stress in their daily lives. Stress can cause you to overeat, feel tired, and not want to do anything. Regular physical activity can give you more energy.

A balanced eating plan, regular physical activity, and stress relief can help you stay healthy for life.

The Five Simple Rules To Be Happy

Free your heart from hatred.

Free your mind from worries

Live simply.

Give more.

Expect less.

**Attitude is
EVERYTHING!!**



Choctaw County OHCE

Choctaw County OHCE would like to invite the public to their upcoming OHCE Lunch-n-Learn. Lunch-n-learns are held the third Thursday of each month at 12:00 noon located at the OSU Extension Office. Each month an educational program is provided along with a delicious meal.

January 18th
Conducting Effective Meetings

February 15th
“Hands & Hearts”
Community Volunteerism

March 15th
Hot Tamales

ATTENTION OHCE Members...

OHCE Award Applications are due
by Jan. 31st.

Thursday, February 15th
10:00 AM County Council and Annual
OHCE Awards Program



OHCE Educational Tour

Hugo OHCE members Maria Langford, Linda Knight, Makayla Hood (littlest member), Stacey Knight and Kathy Hood enjoy a visit to the Beavers Bend Folk and Fall Festival. Fourteen members and their families attended the festival back in October.



Meet Choctaw County's new OHCE President, Mary Duke. Mary is an active OHCE member of the Boswell Extension Homemakers Group.

Choctaw County OHCE installs 2007 Officers

PRESIDENT: Mary Duke
VICE PRESIDENT: Linda Knight
SECRETARY: Stacey Knight
TREASURER: Sherri Vansickle

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