

# Extension to Families At Work...At Home

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Your  
money's  
worth



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## Controlling Your Spending in Tough Times



When families are faced with reduced income, take immediate action to stop all excess spending. Studies have found that many families do not adjust their lifestyle for about six months after their income is reduced. That six months of ignoring the situation can bring disaster. When you take charge of your financial situation immediately, you are making a positive contribution to your family's well-being.

Make a family spending plan to determine where your money will go. Give high priority to fixed expenses such as rent or mortgage payments, insurance premiums, car payments, and installment debt. Flexible expenses such as food, utilities, clothing, and household expenses can be more easily adjusted.

All family members need to work together to reduce spending. When everyone pulls together, you are more likely to succeed in living on less. Together, the family should go through their flexible expenses and ask how spending can be reduced.

### Food

- Plan meals around foods you have on hand until more money is available.
- Shop from a list based on planned menus. Check the food advertisements for good buys, and clip coupons.
- Go shopping as few times as possible. Frequent trips make it is easy to buy extra items. Shop alone, if possible.
- Use low-cost protein foods such as dry beans, eggs, peanut butter, turkey, and chicken. Hamburger is often a good buy in red meats. Large roasts can be cut up and used in different ways for more than

one meal. Stretch meats by using them in sauces or casseroles.

### Utilities and Household Maintenance

- Find and fix air leaks around windows, doors, foundation, and electrical outlets. Insulate ceilings, exterior walls, under floors, heat ducts, and hot water pipes.
- Close doors to unused rooms and shut off heat/air conditioning to those areas.
- Hang clothes to dry instead of using a clothes dryer.

### Recreation and Leisure

- Choose activities that are free or cost only a small amount of money such as hiking, picnicking, or attending a free concert.
- Entertain at home and have potlucks enabling everyone to share in the food cost.

### Child Care

- Try to arrange your family's schedule so one parent is available to care for children while the other parent is away. If only one parent is present in the home, try to share child care with a relative, neighbor, or friend.

### Miscellaneous Expenses

- Reduce monetary giving and donate services instead. Make gifts instead of buying them, or give services such as baby-sitting, or pet care.
- Consider the cost of habits such as smoking and drinking alcoholic beverages.
- Stop subscriptions when it is time to renew them and use your public library.

During challenging financial times, it is very important to control spending. Restrict purchases to "needed items" and go without items that are just "wants."

For more information on dealing with tough economic times, access eXtension.org website 24 hours a day.



**For your  
health**



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## **Spend Smart. Eat Smart.**

### **NEW and exciting website!**

Are you spending more and more on food and ending up with less and less? Does the thought of meal planning make your head spin? Do leftovers become mold-covered "science projects" cluttering your refrigerator?

If you answered "yes" to any of these questions, find a computer and log onto the new "Spend Smart.Eat Smart." interactive website from Iowa State University Extension. You will find it at: [www.extension.iastate.edu/foodsavings](http://www.extension.iastate.edu/foodsavings).

Once logged on, you will find dollar-saving tips and game-like activities so you can figure your family's cost of food at home, test your smart shopping skills, and compare meals prepared at home vs. eating out. You can also sign up for e-mail updates and blog with ISU Extension nutrition specialists.

Spending less on food often means investing time and effort in planning, shopping, and preparing food. "Spend Smart. Eat Smart." will help you learn skills and adopt habits so you can feed your family nutritious meals for less money. "Spend Smart. Eat Smart." is one way ISU Extension is helping families eat nutritiously and manage finances.

### **Celebrate One of America's Favorite Foods...Peanuts!**



March is National Peanut Month. Roasted in the shell for a ballpark snack, ground into peanut butter, or tossed in a salad or stir-fry...peanuts find their way into everything from breakfast to dessert!

March is also National Nutrition Month—a great time to recognize the nutritional value of peanuts. One serving of peanuts is a good source of protein, vitamin E, niacin,

folate, phosphorus and magnesium. Peanuts are naturally cholesterol-free and low in saturated fat.

Peanut butter, like most foods, contains some fat. Fortunately, 80% of the fat in peanut butter is unsaturated fat -- "the good fat" -- which may actually help lower LDL-cholesterol levels in your blood. Fat, the most concentrated source of energy in your diet, is a vital nutrient. It provides essential fatty acids, helps maintain skin, and carries many fat soluble vitamins such as A, D and E.

You may know of someone with a peanut allergy. A food allergy is an immune system response to an otherwise harmless food or food component, usually a protein. The body reacts by flooding the system with histamines and other chemicals to fight off what is perceived as an invader in the body. Between 1 and 2% of American adults and 5 and 8% of children have a food allergy including peanuts, according to food allergy experts.

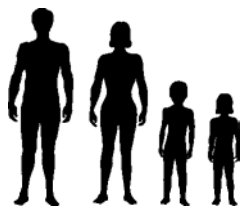
There is currently no treatment to prevent a food allergy reaction. The only certain way to prevent a reaction is strict avoidance. Individuals with food allergies must diligently read food labels. When eating food prepared by others (i.e. at a friend's house or in a restaurant), food allergy sufferers must ask about the ingredients and preparation of the food before eating.



### **Did you know?**

Today's children are overfed and undernourished due to excessive availability and consumption of high calorie, high fat, high sodium, and high sugar foods and beverages. If you are reaching for a snack to give to your child, grandchild, or another important child in your life... think twice about your choice...and make it a healthy one! It has been said by health professionals, that if we allow the current trends in obesity to continue, this generation of children may be the first to not outlive their parents.

## Managing Anger in Constructive Ways



Frustrations and fears with tough economic times can result in angry feelings. Anger is not a “bad” feeling. However, it is an uncomfortable feeling, particularly if you believe nice people don’t get angry.

Anger doesn’t mean people do not love each other. But it is very important to find healthy ways to manage anger. “Swallowing” your anger may have physical effects on your body. On the other hand, releasing anger in uninhibited outbursts will likely make matters worse. Striking out in anger at others can destroy relationships.

## Dealing with Anger in Your Marriage

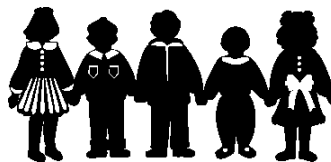
David and Vera Mace, pioneers in the Marriage Enrichment movement, indicate that anger is present at different times in all marital relationships. The Maces developed an acronym (AREA) to help couples remember a better way of solving anger:

- A** is for admitting your anger to your spouse.
- R** is the desire to restrain your anger and not let it get out of hand by blaming or belittling.
- E** stands for explaining in a very calm manner why you are angry.
- A** stands for action planning or doing something about the cause of the anger.

Couples who effectively manage their anger agree never to attack in anger even though they share angry feelings. They should agree with each other that they won’t yell at one another unless there is extreme danger. If a firm, non-yelling policy is developed, it will remove the need for a spouse to feel defensive or to develop any type of retaliatory anger. If both partners can express their anger calmly, they are better able to find out how and why the anger is present in the marriage. Often couples find the anger was based on a misunderstanding or misinterpreted words or actions. Couples may also find out that

one partner was pushed beyond a level of tolerance. All these things can be solved if approached in a calm manner.

## Teaching Children to Deal with Anger



In today’s world, learning to cope with anger and frustration in a positive way may be one of the most important tools your child learns. Children need to learn to express anger non-violently: It is OK to feel angry, but it is not OK to hurt someone because we are angry.

Parents are role models to children in how to handle anger. But experts say parents also need to teach their children how to take charge of their angry feelings. Telling a child to “calm down” won’t help if he or she doesn’t understand what that means.

Anger causes a very physical response from most children. Muscles tense, hearts pound, and stomachs ache. Children can be taught to recognize these physical reactions and learn how to relax. We can teach them to calm down by doing something else physical. You might say, “Let’s sit down and take three slow, deep breaths.” Or “Maybe it would help to draw a picture about how you feel.” Squeezing play dough, stroking a pet or stuffed animal, running outside, or painting a picture are all good responses to angry feelings.

Children can be taught to use words, rather than exploding. Remind your child to “Ask if you need help.” Or “Tell someone how you feel before you lose control.”

Older preschool and school-age children can be taught to problem solve as a prevention tool for getting angry. This involves teaching children to think of different ways to solve a problem. See the ISU extension publication, *Getting Along: When I’m Angry*, PM 1653, available at: [www.extension.iastate.edu/pubs](http://www.extension.iastate.edu/pubs).



## All in the family



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