

• HELLO •

March

Breathitt County

Extension

Monthly Newsletter

Spring is the time to organize, clean up your financial apps

Published on Feb. 8, 2024

Source: Kelly May, senior extension associate for Family Finance and Resource Management

This year, there's a new item to incorporate into your spring-cleaning ritual: thoroughly examining your financial applications.

Right now is an opportune moment to sift through your financial apps, checking for any lingering balances. If you discover surplus funds sitting idly, consider moving this money to a high-yield savings account. Such accounts often offer more favorable interest rates and increased safety, allowing your money to grow.

Additionally, extend this routine to include any rebate or coupon applications you regularly use. It's easy to accumulate rewards and forget, but periodically checking these apps can reveal significant redeemable value. Converting these rewards into cash or depositing them into a savings account provides security and potentially earns you interest. This practice tidies up your digital financial footprint, enhancing your financial security and growth.

The decline in cash usage underscores a broader shift in consumer payment preferences. According to a 2022 study by the Pew Research

Center, 41% of Americans reported not using cash for any purchases within a typical week. This trend highlights a pivot towards alternative payment methods, including debit and credit cards, digital wallets and money transfer applications. Such statistics reflect a changing landscape where digital transactions are becoming the norm, underscoring the importance of managing digital finances wisely. Digital payment platforms like Venmo, PayPal and Cash App are on the rise. These apps offer convenience and flexibility, making them popular choices for a wide range of transactions.

A survey conducted by NerdWallet, in partnership with the Harris Poll, found that about two-thirds of mobile payment app users keep funds in their accounts. Notably, nearly half of these users have more than \$100 in their account at any given time, suggesting a significant level of trust and reliance on these platforms for financial management.

However, this trust may be somewhat misplaced regarding the security of stored funds. While these apps excel at facilitating quick transfers, they are not designed with the same protective measures as traditional banking institutions.

Banks and credit unions provide insurance through organizations like the Federal Deposit Insurance Corporation – more commonly known as the FDIC – ensuring that customers' deposits are protected up to certain limits. Unfortunately, many mobile payment apps do not offer this level of security, leaving users' balances potentially exposed.

This distinction is crucial for users to understand, as it affects the safety and security of their funds. In the digital age, being vigilant about where and how money is stored is more important than ever, prompting a need for greater awareness and careful financial management.

For more information on financial success, contact your Breathitt County extension office.

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Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

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Disabilities
accommodated
with prior notification.

FOOD BOX DISTRIBUTION

**MARCH 20TH, 2024
PICK UP DAY**

**MUST SIGN UP ON MONDAY MARCH 18TH
BY CALLING 666-8812 OR 666-8813**

***Limit 4 people per call**

PICK-UP WILL BE AT THE UK ROBINSON WOOD CENTER



**This program is sponsored by the Breathitt County
Extension Office and God's Pantry.**

TREE DISTRIBUTION

Breathitt COUNTY, KENTUCKY



Residents of Breathitt County and surrounding areas affected by the flooding can pick up FREE TREES!

◦ 10 species of native trees will be available ◦

◦ Trees will be in 1-3 gallon pots ◦

Saturday, March 23rd 9:00-12:00

Breathitt County Extension Office

1155 Main Street

Jackson, KY 41339

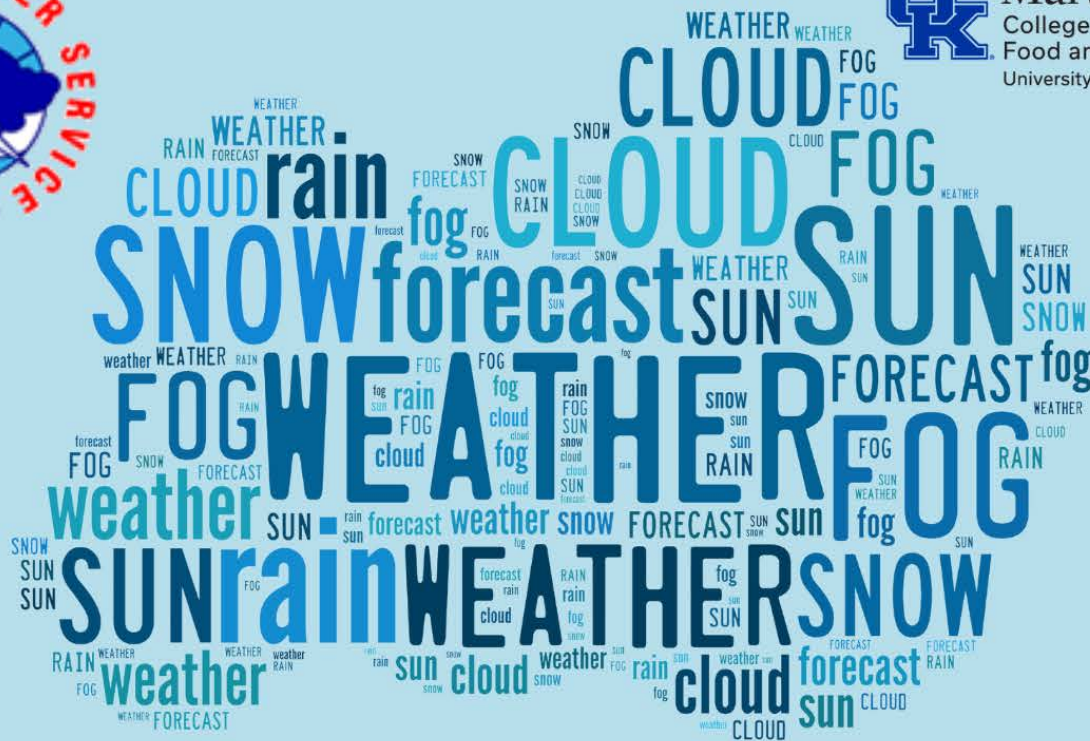
For more information, contact: cwiedamann@ky.gov / 502-782-3932

This event will take place rain or shine.


***NOON OR
UNTIL
TREES
ARE
GONE**



Martin-Gatton
College of Agriculture,
Food and Environment
University of Kentucky.



April 5th
10AM-12 PM

**Held at the National
Weather Service
located at 1329
Airport Road
Jackson, KY 41339**

Visitors will learn:

- * Who/what is the National Weather Service
 - * Their purpose and their mission
 - * How they function and who they serve
 - * Day-to-day operations
- * How meteorologists create and issue your forecasts
- * How you can utilize NWS information while on the farm
- * How they issue watch/warnings/advisories (short and long duration)

Please call 606-666-8812 to register your spot

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University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
Lexington, KY 40506



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2024

4-H CAMP

MAY 28TH - MAY 31ST

UNDER THE BIG TOP



REGISTRATION
FEE \$25

 **Martin-Gatton**
College of Agriculture,
Food and Environment

CONTACT
BREATHITT COUNTY
EXTENSION OFFICE

606-666-8812

Registration Opens March 5th

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Lexington, KY 40506



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EASTER PROGRAM ON THE GO

**PICK-UP ON
MARCH 15TH, 2024**

AGES 8-18

**CHILDREN WILL BE PROVIDED HOLIDAY THEMED
MATERIALS THAT WILL ALLOW THEM TO COMPLETE
VARIOUS CRAFTS, AND ACTIVITIES**

SPOTS ARE LIMITED

**CALL THE BREATHITT COUNTY EXTENSION OFFICE AT
606-666-8812 TO REGISTER**



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4-H AFTER SCHOOL CLUB

MARCH 18TH, 2024

3:30 P.M. - 4:30 P.M.

BREATHITT COUNTY
EXTENSION OFFICE

AGES 9 - 18

YOUTH WILL FOCUS ON LEADERSHIP SKILLS,
AND WILL LEARN FROM ALL SEVEN OF THE
CORE CONTENT AREAS OF 4-H.

PLEASE CALL THE
EXTENSION OFFICE AT
606-666-8812 TO REGISTER



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4-H ROBOTICS CLUB

We will be working to participate in the FIRST® LEGO® League that will introduce young people, ages 9 to 14* (grades 4-8), to the fun and excitement of science and technology, while building self-confidence, knowledge, and valuable career and life skills. The program challenges students to think like scientists and engineers.

March 18th, 2024

4:30 P.M. - 6:00 P.M.

Children Ages 9-14

Breathitt County Extension Office

Must call the Extension Office
at 606-666-8812 to Register



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Lunch & Learn

Join us and learn about self care by nurturing yourself emotionally, mentally, and physically to reduce stress, enhance resilience, and improve quality of life.

TAUGHT BY LEE CO. FCS AGENT LAKEN CAMPBELL

MARCH 7TH

NOON

2024

Breathitt County Extension Office

Call to register @ 606-666-8812



DIY Rope Bunny

March 7th @ 5PM

Breathitt Co. Extension

Call to register

@ 606-666-8812

MAKE & TAKE

Sit & Sew

March 26th, 2024

5:00 PM

Breathitt Co. Extension

Join us for a come-and-go class where you can gather with friends to sew, or just sit and visit. If you want to sew or work on any project you may have feel free to bring your stuff and we'll make sure you have space to work.

visit facebook.com/BreathittCoFCS/

for all FCS programming



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Spring Forward- Be Prepared

Brandon Peloquin– National Weather Service Wilmington, OH



As March begins and winter starts to wind down, now is the time to start thinking about being prepared for what the unpredictable spring weather can throw at us. March is a transitional month where we need to be prepared for anything and everything. In recent years, we've seen snow and cold snaps, but we've also experienced flooding and tornadoes as well. March tends to represent the battle between winter ending and spring beginning. Eventually, as we move into April and May, signs of winter disappear and spring develops in full force.

Spring can bring beautiful weather, with warm temperatures and sunny skies - great to get the flowers blooming. But it can also bring violent, dangerous weather. Do you or your family know what to do if severe weather strikes where you are? Preparation can be key for everyone's safety!

Always be weather aware! Make sure you know the weather risks of the day ahead of time. When severe thunderstorm, tornado, and flash flood warnings are issued, having multiple methods to receive these warnings and weather information is very important for you to be able to take the appropriate action. This could include a NOAA weather radio, a reverse call system, television/radio, or nearby sirens if you are outdoors. In addition, you should know what to do when these warnings are issued. Have a plan - and put that plan into action. Make sure you have a [safety kit](#) ready to go, as well as a point of contact who can make sure everyone is accounted for and safe.

A **Severe Thunderstorm Warning** means severe weather (damaging winds at least 60 mph and/or large hail of 1 inch or greater) has been reported by spotters or indicated by the National Weather Service's radar. Take shelter in a substantial building, away from windows. If the severe thunderstorm warning states winds in excess of 80 mph, treat it like a tornado warning.

A **Tornado Warning** means a tornado has been spotted or indicated by radar. There is imminent danger to life and property. Take action now! Move to the basement or an underground cellar if possible. If an underground shelter is not available, move to an interior room (multiple walls between you and the outside of the house) on the lowest floor of a sturdy building. You should be sheltered well away from windows or any outside doors. The smaller the interior room the better (closet, bathroom, hallway).

A **Flash Flood Warning** means a flash flood (rapid rise of water) is imminent or occurring and could infringe on property or threaten life. If you are in a flood prone area, move immediately to higher ground. Do NOT try to travel across flooded roadways. Know ahead of time which roads are likely to flood, and what other routes out are available (if any). If water is starting to rise, go ahead and evacuate before it's too late.

Make it a point to *practice* your severe weather plan. The month of March is a great time to pick a day to simulate that severe weather is happening and to practice your plan with family members and friends so that everyone knows what to do and where to go in an actual severe weather situation.

After a long winter, we all look forward to the warmer and sunnier days of spring. However, the risk for hazardous weather also increases, so being prepared now can help limit the impact.

**Breathitt County Extension
Service**

**1155 Main Street (PO Box 612)
Jackson, KY 41339**

RETURN SERVICE REQUESTED

ROBINSON CENTER



**RESEARCH FARM
TOUR AND WOOD
CENTER ACTIVITIES**

**FRIDAY, MARCH 22, 2024
10:00 AM-2:00 PM EST
130 Robinson Rd, Jackson, KY**

TOPICS ON THE TOUR

2024 Research Trial Planning for Hemp, Soybeans,
Greenhouse, Beef Research Projects, etc.

WOOD CENTER ACTIVITIES

Learn how to make a woodworking product while on
site, learn about the history of the Wood Center and
the impact that the Wood Industry has on Kentucky.

