

# Newsletter

## Family and Consumer Science

# February

## Calendar at a Glance

Happy February!

Be sure to look at the Calendar at a Glance to see what is coming up!

Also, as a reminder for the Lesson Leaders, if you are wanting to attend the lesson at one of the Lesson Hubs please be sure you call ahead of time to ensure you have all the materials for your club. Otherwise, materials are available at the office.

If you have any questions please call the office.



Sarah E. Drysdale  
Extension Agent for  
Family and Consumer Science

January 26 @ McCracken Co.  
Champion Foods Info Session

Feb. 15 @ 12:30 - 5:30  
Blood Drive

Feb. 20 @ 2:00 pm & 6:00 pm  
Craft Class

March 1 @ Graves Co. Ext Office  
Area Cultural Arts Day

March 1 @ 10:00  
Laugh and Learn Playdate

March 4 @ 3:30  
Homemaker Council Meeting

March 12 @ 7:30 am  
Chamber Breakfast

March 15 @ Graves Co. Ext Office  
MCV Adult Embroidery Class

March 16 @ Immanuel Baptist Church  
Cinderella's Closet



# KEHA News

Contests, Scholarships, and Grants – March 1 is the deadline for most KEHA contests, scholarships, and grants. Please see the KEHA Manual for these materials, copies can be picked up at the office. For questions regarding any of these opportunities, contact the officer or chairperson listed in the Manual.

KEHA Merchandise – The KEHA website and merchandise order form has been updated to reflect items currently in inventory. New items include a two-handed potholder, a sewing kit, a toothpick holder, a whisk, and a collapsible bowl. These are in addition to the grocery bag, car coasters, regular coaster, mug, cups, and more. View photos, access the order form, and find contact information for Julie Hook, KEHA 2nd Vice President, online under Marketing and Recruiting.

**Be on the lookout for the State KEHA Newsletter**

## Lifelong Learning Series

Elements and Principles of Art  
Vicki Wynn

Whether it is a drawing, painting, photograph, or even a scrapbook page, what makes this 2-Dimensional “work of art” visually pleasing? Why do we like what we see? The basic elements and principles of art and design influence how we perceive objects.

Hickman: 1/29 @ 10:00 am  
Graves: 1/30 @ 10:00 am  
Marshall: 2/01 @ 10:00 am  
McCracken: 1/31 @ 10:00 am

# Craft Class

Location: Ballard County Extension Office

Date & Time: Feb. 20, 2024 at 2:00 pm & 6:00 pm

Cost: \$5



**LIMITED TO 20 PARTICIPANTS TO  
REGISTER PLEASE CALL THE  
OFFICE 270-665-9118 BY FEB. 16**

## Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

## MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.



## Everything Tuna Melts



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

- 3 cans (5 ounces each) tuna in water, drained
- 1 stalk celery, diced
- 1/2 small onion, diced
- 3 tablespoons mayonnaise
- 5 whole-wheat mini bagels, cut in half
- 1 large or 2 small apples, cored and sliced thinly
- 1 cup shredded sharp cheddar cheese
- 2 teaspoons everything bagel seasoning

1. Preheat the oven broiler on low.
2. Wash hands with warm water and soap, scrubbing at least 20 seconds.
3. Wash fresh produce under cool running water, using a vegetable brush to scrub veggies with a firm surface. Dry and cut to prepare for this recipe.
4. In a bowl, combine the tuna, celery, onion, and mayonnaise; mix well.
5. On a baking sheet, toast each side of the bagels under the broiler.
6. Divide and spread the tuna mixture on each of 10 bagel halves. Top with

apple slices and cheese. Sprinkle with everything bagel seasoning.

7. Return the pan under the broiler for 3 to 5 minutes or until the cheese is melted. Serve immediately.
8. Refrigerate leftovers within 2 hours.

**Note:** This recipe is very adaptable. If you do not have whole-wheat bagels, you can substitute with English muffins, hamburger buns, or whole-wheat bread. Try everything flavored bagels and skip the seasoning. Substitute canned chicken for tuna. Use tomato slices or pineapple slices instead of apples to add variety. You can usually find affordable everything bagel seasoning at dollar stores. If you cannot find everything bagel seasoning, try your favorite salt-free herb blend instead.

**Makes 5 servings**  
**Serving size: 2 bagel halves**  
**Cost per recipe: \$7.52**  
**Cost per serving: \$1.50**

**Nutrition facts per serving:**  
320 calories; 13 grams total fat; 4g saturated fat; 0g trans fat; 50mg cholesterol; 700mg sodium; 27g total carbohydrate; 1g dietary fiber; 8g total sugars; 0g added sugars; 25g protein; 15% Daily Value of vitamin D; 25% Daily Value of calcium; 10% Daily Value of iron; 4% Daily Value of potassium

**Source:**  
Brooke Jenkins, Extension Specialist, University of Kentucky Cooperative Extension Service



# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

## THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



### ULTRAFICO

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

### EXPERIAN BOOST

Experian is one of the three credit reporting bureaus, and it offers its own free service



## **THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.**



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

### **VANTAGESCORE**

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

### **A NOTE OF CAUTION**

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

### **REFERENCES:**

<https://www.fico.com/ultrafico>

<https://www.experian.com/consumer-products/score-boost.html>

<https://www.vantagescore.com/consumers/how-credit-scores-work/>

Written by: Kelly May | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: 123rf.com

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)



**Become a fan of MONEYWISE on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)**