

HEALTHY AT HOME

Navigating COVID-19 with Cooperative Extension

How to handle financial stress

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Family Finance and Resource Management

Financial stress is a part of life for most people. Recently, many of us might be experiencing more financial stress as we adjust to changing work schedules and business closings. Although financial stress may be unavoidable, we can control how we address it.

- **Identify the source.** Start by identifying your top two or three financial problems. Examples could be too much debt, trouble saving, or overspending. Limit the list to two or three so you are not overwhelmed.
- **Make a plan.** Focus on the most pressing issues first and work out a plan. Include small steps that feel manageable. Do not move to the next goal until you have a handle on your new financial behavior.

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Keep kids busy – get them cooking

BY ISAAC HILPP

4-H Youth Development Specialist

COVID-19 has most of us spending a lot more time indoors. A great way to get young people to use some creativity is to have them help in the kitchen.

All ages enjoy cooking because it requires all five senses. 4-H'ers see foods and prepare them with their hands. They can hear foods popping or sizzling in the pan and smell the aromas. The best part is they get to taste their finished product.

Cooking is an excellent opportunity for family bonding because it opens the door for discussion, creativity, and learning.

Making a meal introduces new tasks that are not too difficult for a young person with the proper supervision. Cooking activities help build both fine and gross motor skills. Whisking, cutting, or measuring with teaspoons and tablespoons gives practice to wrist and finger muscles. Stirring, pouring, and ladling use shoulder and arm muscles associated with gross motor skills.

Remember that each person preparing food should practice proper food safety measures by washing their hands. As you work, make sure everyone is following safe food handling practices. Clean up any messes, wash cooking

equipment, and sanitize surfaces.

Young people could develop a new hobby or interest in cooking. They can then participate in local 4-H cooking programs. They could also prepare a 4-H recipe to enter in their county fair (see link below for recipes).

OTHER RESOURCES

Webinar: <https://youtu.be/swPDThQFr1s>

4-H fair recipes:
https://4-h.ca.uky.edu/files/00_fair_recipe_book_w_pictures_final_0.pdf

Remember that each person preparing food should practice proper food safety measures by washing their hands.

Virtual teamwork requires more effort to sustain a sense of teamwork and community.

Working together while staying apart

BY DANIEL KAHL, PH.D.
Assistant Professor of Community and Leadership Development

#HealthyAtHome requires that we no longer gather in groups, but there is important work to do right now to support our communities. Community members and project groups can take their meetings online with social media apps, Zoom, GoToMeeting, and other software.

Meeting virtually brings a new set of challenges to holding effective meetings, and maintaining forward progress on projects. For example,

virtual teamwork requires more effort to sustain a sense of teamwork and community. Team leaders need to make sure that communication is regular and consistent, and celebrates the accomplishments of the team to keep everyone engaged.

Great virtual team leaders:

- Take time to reinforce community and allow people time to reconnect
- Communicate a clear list of what each meeting needs to accomplish
- Serve as coordinators versus “command

and control” managers

- Share power by leaning on specific team member strengths
- Provide and request regular status reports

OTHER RESOURCES

You can find more resources for hosting effective virtual meetings, including suggestions on web or video conferencing platforms, online team collaboration and communication tools at: <http://srdc.msstate.edu/virtualteams>

Tool	When to use	Examples
Phone	<ul style="list-style-type: none"> • Quick sync-ups or immediate answer situations • Personal connection • Solving complex questions 	
Email	<ul style="list-style-type: none"> • Communications that don't need a fast response • Messages that need to be recorded 	
Group project management platforms	<ul style="list-style-type: none"> • Post announcements to the whole group • Pose questions/processes requiring team collaboration • Recording information 	Basecamp, Microsoft Teams, Chatter
Instant messaging/texting	<ul style="list-style-type: none"> • Messages that need a quick answer, but don't need to be recorded 	Skype messaging, Slack, Google Chat, cell phone texting
Web conference	<ul style="list-style-type: none"> • Scheduled team meetings • 1 on 1 or small group check-ins • Meetings you need to record • Times when seeing body language is important such as problem solving, decision-making, or conflict resolution 	Zoom, Skype, Adobe Connect, GoToMeeting

Virtual collaboration — develop your virtual strategy: https://trailhead.salesforce.com/en/content/learn/modules/manage_the_sfcdc_way_virtual_collaboration/msfw_virtual_collab_develop_your_strategy



Focus on the most pressing issues first and work out a plan. Include small steps that feel manageable.

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How to handle financial stress

- **Recognize how you cope.** Many of us have unhealthy habits or coping mechanisms for when times get hard. Many people smoke or overeat. Unfortunately, these behaviors make our stress worse; they are bad for us, and we spend more money! Instead, try taking a walk, exercising, or meditating.
 - **Ask for help.** People are better at changing when they have people to hold them accountable and offer support. This could be a professional or family and friends. Explain your problem and plan so your support can be more effective.
- Most of all remember this: Addressing financial stress is a process. It takes time.

OTHER RESOURCES

Full article:
<https://fcs-hes.ca.uky.edu/files/managing-financial-stress.pdf>

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