



OCTOBER 2022

Campbell County adds FCS Extension Assistant



Hi! I'm Katrina Harney, the new Extension Assistant in Family and Consumer Sciences. I grew up in Campbell

County and have worked in the county most of my life. I have been an Extension Assistant for 4-H Youth Development here in Campbell County the past 9 years and prior to that worked in Grant County for a year as a 4-H Youth Development and Family Consumer Sciences Assistant. I thoroughly enjoyed 4-H over the years, meeting new families, watching the youth grow and being a part of the community but I am thrilled to expand my career and knowledge with Family Consumer Sciences. My background offers a variety of different programming from leadership, healthy living to my biggest passion arts. I enjoy spending my free time with my husband and two boys, camping, woodworking, decorating and crafting. I am looking forward to expanding programs to our community and excited to meet you.

Pumpkin Butter is a Great Fall Treat

Source: Annhall Norris, Extension specialist, Food Preservation and Food Safety

Pumpkin butter is a fall favorite. It is similar to apple butter in that pumpkin is slowly cooked down with water or apple juice, white or brown sugar, and some spices. However, there is a big difference between pumpkin butter and apple butter. Apple butter can be safely canned in a boiling water bath canner while pumpkin butter cannot. Pumpkin butter must always be refrigerated or frozen. Fruit jams, jellies, preserves, and butters rely on the acid that is naturally present in the fruit, along with sugar, for safe food preservation. Apples are naturally acidic. Pumpkins are not. Pumpkins are a low-acid vegetable. Without the acid to aid in safe food preservation, you cannot rely on sugar alone to prevent the growth of pathogens.

Research has shown that acidity levels vary considerably even between batches of pumpkin butter made using the same recipe. In addition, there was significant difference in thickness between batches of the same formulation. No single recipe has been found to produce a consistently safe product. At this time, there are no recommendations for canning pumpkin butter and storing at room temperature. Any pumpkin butter



recipes you try should be served immediately or stored refrigerated or frozen.

Easy Pumpkin Butter

- 1 can (29 ounces) pumpkin puree
- $\frac{3}{4}$ cup apple juice
- 1 cup brown sugar
- 2 teaspoons ground cinnamon
- 2 teaspoons ground ginger
- 1 teaspoon ground nutmeg
- $\frac{1}{2}$ teaspoon ground cloves

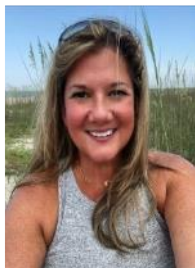
Combine all ingredients in a large pot, and bring to a boil. Reduce heat; simmer 30 minutes or until thickened. Stir frequently. Ladle into clean containers. Serve immediately or store refrigerated.

References

National Center for Home Food Preservation <https://nchfp.uga.edu/index.html#gsc.tab=0> and <https://www.pumpkinpatchesandmore.org/pumpkinbutter.php>



Letter from the Campbell County Homemakers President



Happy Fall Y'all! I hope everyone is settling into the new season. Campbell County Homemakers and The Extension Office are in full swing. Firstly, I would like to thank everyone who came out to support Homemakers at the Community Day Celebration. Thank you to the

volunteers and thank you to all those who stopped by to chat, and become new members. Looking ahead to October, its another busy month. Please be sure to check out the Calendar section of the newsletter so you don't miss anything.

We are celebrating KEHA Week October 10-14th. Included during that week will be Floral Arranging at Valley Homemakers, followed by an Ice Cream Social for all members, and The Triennial Meeting on Wednesday, Oct 12th.

We look forward to catching up with old friends and meeting new ones. See you all soon.

Jennifer Duvall



Left to Right: Judy Yeager, Marcia Kerby, Mary Lou Vogel, Mary Ann Stulz, Pam Fields, and Kate Thompson.

The Campbell County Homemakers attended a leadership class at Boone County called Essential Ingredients! It was based on the acronym CAKE (Compassion, Acceptance, Kindness, and Empathy) and we received instruction on how to better communicate, get people involved, and show kindness and different ways.

Lunch Bunch



Tuesday, October 4, 2022

Hofbräuhaus

11:00 a.m.

200 3rd St, Newport, KY 41071

Voicemail or Text **Marsha Kerby** at

859-816-8707

if you would like to attend or carpool.

Tuesday, November 1, 2022

Cheddar's

11:00 a.m.

6935 Houston Rd, Florence, KY 41042

Voicemail or Text **Pam Fields** at

513-519-5823

if you would like to attend or carpool.

Next Valley Homemakers Meeting


October 11— 10:00 a.m.

Campbell County Extension Office.

Come and join in the fun with us!

Hope to see you then, but if you can't attend, please send your ideas to Pam at 513-519-5823. 😊

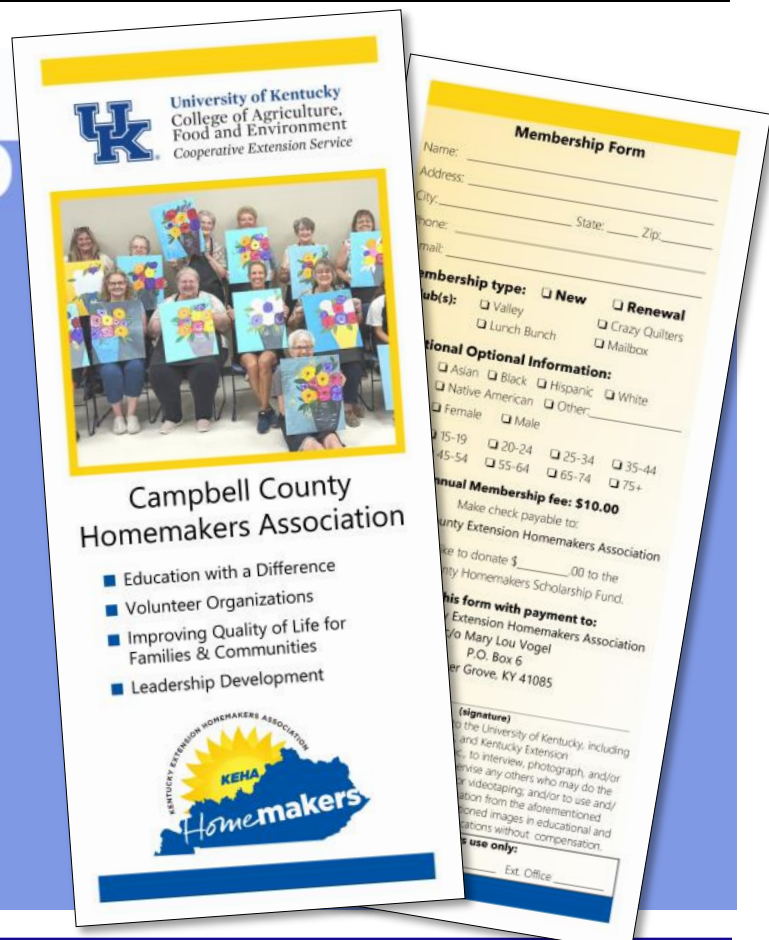
LOOKING AHEAD...

Date	Event
October 4 11:00 a.m.	Lunch Bunch Hofbrauhäus — 200 3rd St, Newport, KY 41071 Call/Text Marsha Kerby - 859-816-8707
October 11 10:00 a.m.	Valley Homemakers Meeting Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY
October 11 12:00—1:00 p.m.	KEHA Week — Ice Cream Social — All members are welcome Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY
Now thru Oct.11	Valley Homemakers Sock Drive A donation bin is at the extension office. These are going to "Disabled Veterans" 
October 12 10:00 a.m.	Triennial Meeting - Cultural Arts: 8:30-10 am — Program begins: 10 am Receptions Event Center, 1379 Donaldson Hwy, Erlanger, KY 41018 - Registration by Sept. 23rd
October 17 10:00 a.m.	Crazy Quilters Meeting Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY
October 29 9:00 a.m.—5:00 p.m.	Ladies Just Want to have Fund Day Campbell County Extension Office — 3500 Alexandria Pike, Highland Heights, KY
November 1 11:00 a.m.	Lunch Bunch Cheddar's — 6935 Houston Road, Florence, KY 41042 Call/Text Pam Fields - 859-519-5823

RENEW YOUR MEMBERSHIP

Homemaker Membership Dues

Whether you are a current member of a Homemaker club or a mailbox member, you can renew your membership for 2023. The updated Membership Form is included with this newsletter. Annual Dues is \$10.00. **Make your check payable to: Campbell County Extension Homemakers** and send the check/money order to: **Mary Lou Vogel, PO Box 6, Silver Grove, KY 41085 by December 1, 2022.** Remember that Homemaker memberships make a great gift for holidays, birthdays, anniversaries, etc. Think of your family and friends who would benefit from joining the Homemakers!



Crazy Quilters



Members of Crazy Quilters enjoyed a day shopping and dining! On August 23 we got in 2 cars and headed to Lexington to visit Quilter's Square. A beautiful store with lots of beautiful fabrics and friendly faces. Our next stop was lunch at Galvin's Restaurant in downtown Georgetown. Next we walked to Birdsong Quilting & Crafts. This store is exceptional with lots of fabrics and kits. The wall are covered with lovely quilts and some samples of class projects. The staff is fun to work with. We are planning a trip for spring, possibly to Columbus. Happy Quilting Ladies!

Valley Homemakers Sock Drive Now Through October 11th



A donation bin is located at the extension office for people to drop off their Socks. These are going to "Disabled Veterans"

Lunch Bunch



Lunch Bunch drew a nice group to Greyhound Tavern on September 6. We welcomed several mail box members and several newcomers. Hope to see you at the Hofbrauhaus on October 4.

Campbell County Homemakers Members Making a Difference

“Make a Difference Day” is October 22nd this year, but Homemakers make a difference in the lives of others throughout the year! Prime examples are Doris McGregor and Barb Gilb shown in the pictures here. They are brightening the lives of others by tirelessly using their talents and skills. Thank you, ladies, for making a positive difference in our world!

What about **YOU, MAILBOX AND CLUB MEMBERS?** I think you are involved and doing for others like these ladies too, because that’s what Homemakers do! We start where we are, with what we have, and intentionally do for others. Please leave a voicemail for Pam at 513-519-5823 for info about how you can get involved in the projects these ladies do and/or to submit your own info about making a positive difference in the world we live in. Other Homemakers want to know about your success stories, too!



Barb Gilb was a Mailbox member before retiring and joining Valley and Crazy Quilters Clubs—with a total of over twenty years membership! As a quilter, Barb has made many of the washable sanitary pads (shown in pink) by using the fabric and batting

remaining from the quilting process instead of sending it to the landfill. These are currently donated to Matthew 25 Ministries for distribution in the US and other countries. She also has made children’s dresses, made adjustable for changing sizes as the child grows, adding ribbon ties at the shoulders rather than a restrictive neckline. Bags sewn from the legs of jeans

accompanied the dresses that were donated to Haiti. (We all should follow Barb’s practice of recycling!)



Doris McGregor has been a homemaker for the last seven years. She is a Consultant for Close To My Heart products for scrapbooking and cards. Doris is very passionate about journaling life activities and preserving activities. She loves crafting, making cards with friends, and sending “Happy Mail”

to them. Doris also donates cards she makes to an organization that encourages those with cancer.

Valley Club News



At the September meeting of the Valley Homemakers Club, fifteen members received reminders that it is time to pay 2022-23 dues, register for the Area Triennial meeting & Ladies Just Wanna Have Fun(d) Day, and to bring their items for the Cultural Arts event on Sept. 28th. Books for school libraries destroyed in Letcher County, KY flooding and socks for disabled vets

are being collected for distribution. Members received handouts about herbs, fall vegetable crops and new recipes to try. After the business session, members enjoyed crafting cards with Doris McGregor. New members are always welcome to our club. In October, we will be learning flower arranging and members will make one of their own to take home or share. All supplies will be provided. After the meeting, stay for some ICE CREAM as we celebrate being members of the KY Extension Homemakers Association. Hope to see you there!



Stay safe during tailgating season

Source: Annhall Norris, food preservation extension specialist

Tailgating has been a sporting tradition for decades. For many fans, football and tailgating go hand in hand. However, poor food handling procedures at your tailgating party could result in a foodborne illness. Take the following precautions to keep you and your visitors safe from foodborne illnesses.



- Wash your hands or use hand sanitizer. Parking lots don't have access to running water so bring your own hand-wash station. Portable water jugs with a spigot can be found in the drinking water aisle of most grocery stores. Bring along liquid soap, paper towels and a bucket to catch wastewater. Wash your hands before and after preparing food and especially after using the portable restrooms. Always wash your hands before eating and encourage your tailgating friends to wash their hands before eating too.
- Keep cold foods cold. Perishable food should be kept at temperatures below 40 degrees F. Use insulated coolers and plenty of ice or frozen gel packs to keep meat, poultry, sandwiches, dairy and deli salads cold. If you plan on grilling, keep the raw meat separated from ready-to-eat products and drinks. Use two coolers and designate one for raw ingredients and one for ready-to-eat.
- Keep hot foods hot. Cooked foods should stay above 140

degrees F. Food can be kept hot in disposable pans on the grill. Insulated containers or Sterno heaters can also be used to keep casseroles and other cooked foods hot. If electricity is available, slow cookers are a great option for keeping foods like chili and homemade dips hot.

- When grilling, use a metal-stemmed thermometer to ensure your meats reach the correct internal temperature before taking them off the grill. All poultry should be cooked to 165 degrees F and ground meats like burgers should be cooked to 160 degrees F. Roasts, steaks and chops of beef, pork, lamb and veal should be cooked to 145 degrees F. Hot dogs and bratwurst should be cooked to 165 degrees F. Never use color as an indicator of doneness.
- Eat prepared food within two hours. If the outside temperature is higher than 90 degrees, consume the food within an hour.
- Once you're finished with the pre-game celebrations, remember to

throw away leftovers in trash cans with plastic liners and lids before heading into the stadium. After returning home, clean and sanitize all your food preparation equipment including coolers, thermometers and utensils.

More safety tips are available through the Campbell County Extension office.

Educational programs of the Cooperative Extension Service 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 expressions, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.

Kate Vaughn Thompson

Kate Vaughn Thompson

Campbell County Extension Agent for
Family and Consumer Sciences

Katrina Harney

Campbell County Extension Assistant
for Family and Consumer Sciences

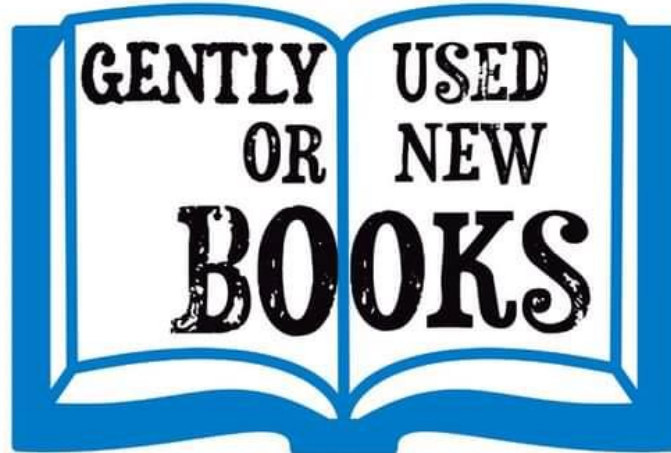
The Cooperative Extension Service prohibits discrimination in its programs and employment on the basis of race, color, age, sex, religion, disability or national origin.

To file a complaint of discrimination, contact Tim West, UK College of Agriculture, 859-257-3879; Terry Allen or Martha Alexander, UK Office of Institutional Equity and Equal Opportunity, 859-257-8927; or the USDA, Director Office of Civil Rights, Room 326-W Whitten Bldg., 14th & Independence Ave. SW, Washington, DC 20250-9410, 202-720-5964.



BOOK DRIVE

What is needed:



**DROP OFF DONATIONS TO
THE NORTHERN KENTUCKY
LOCATIONS BELOW:**

- Boone County Extension Office
- Campbell County Extension Office
- Carroll County Extension Office
- Gallatin County Extension Office
- Grant County Extension Office
- Kenton County Extension Office
- Owen County Extension Office
- Pendleton County Extension Office

Have questions?

Call (502)-484-5703



Help the Northern Kentucky Area Extension Homemakers collect **BOOKS** to rebuild Letcher County's Elementary & Middle School's libraries!!



CAMPBELL COUNTY

FARMERS MARKET

2022



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Large variety of
home grown produce,
breads, honey and other
KY Proud commodities.
For more information,
call 859-572-2600.



Highland Heights*— Tuesdays

Senior Citizens Activity Center

3504 Alexandria Pike

May 17 thru October 25

3:00 p.m. to 6:00 p.m.

Fort Thomas**— Wednesdays

Mess Hall in Tower Park

801 Cochran Avenue

March 23 thru December 14

3:00 p.m. to 6:00 p.m.

Hours extend to 7:00 p.m. June-September

(Senior shopping begins at 2:45 p.m.)

Alexandria*— Fridays

Southern Lanes Sports Center

7634 Alexandria Pike

May 20 thru October 28

3:00 p.m. to 6:00 p.m.

Newport*— Saturdays

Next to Pepper Pod Restaurant

709 Monmouth Street

May 21 thru October 29

9:00 a.m. to 12 noon

* Accepts WIC, SNAP and Senior Farmer's
Market Nutrition Program

** Accepts SNAP only
Supplemental Nutrition Assistance Program



Campbell County Farmers Market

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

FALL
2022

Flower Buds



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service
Family and Consumer Sciences

A Laugh and Learn Playdate

Flower Buds meet for story time, tours of our educational gardens, an engaging activity for the child and parent or relative to make together and a light snack.

Family Time for preschoolers (age 3-5).
Older children are also
welcome to join with prior notification.

Space is limited to 20 children
plus 1 parent or relative.

Registration for each class is required
859-572-2600 or online at
campbell.ca.uky.edu



Location:

Campbell County Extension Service
3500 Alexandria Pike
Highland Heights, KY 41076

Fall 2022 Flower Buds Schedule:

10:00 a.m.-11:30 a.m

- Thursday, August 4
- Thursday, September 1
- Thursday, October 6
- Thursday, November 3
- Thursday, December 1

If you have questions, please contact Kate Thompson or Terri Turner.

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Ladies Just Wanna Have FUNd Day!



Work on sewing, knitting, scrapbooking, reading, card making, organizing pictures, recipes or just enjoy sitting and talking with friends!

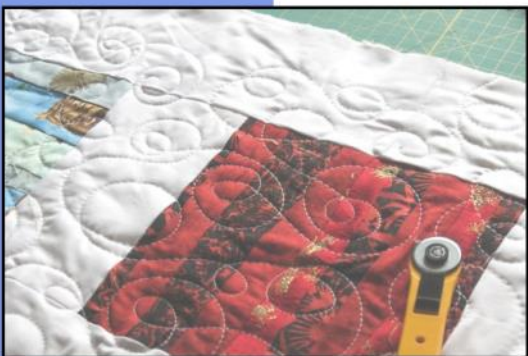
Saturday, October 29, 2022

9 a.m. to 5 p.m.

Cost for Members \$15 or Non-Members \$20 includes 2023 membership.

Location:

Campbell County Extension Office
3500 Alexandria Pike, Highland Heights, KY 41076



We will provide light prepackaged snacks and drinks. Lunch on your own.

For info, call Barb 859-448-9012

and leave a message or

E-mail: cchomemakerevents@gmail.com



Name _____
Address _____
Phone _____
Email _____

Send Registration form and payment to: Mary Lou Vogel
P.O. Box 6
Silver Grove, KY 41085

**All reservations need to be in by
October 24th Make checks payable
to: Campbell County Homemakers**

**For setup purposes,
please indicate**

I will be sewing.
 I will be crafting.
 I need access to electricity.

Young Children's Picture Books on Mental Health

Source: Dr. Kerri Ashurst, Senior Extension Specialist for Family and Relationship Development, University of Kentucky College of Agriculture, Food and Environment.



During the coldest months of the year, we are often inside more. Parents may be looking for activities to do with their children. One great activity for any time, but especially the colder months of the year, is reading with your child. We often think of reading as fun and a great way to build literacy skills for our children. But books can also be used in fun ways to educate children about how important it is to take care of their mental health. Here are some great books you can

read with a child about mental health. You can likely find these at your public library or your child may be able to borrow them from a school library. In general, this list of picture books is best for children for ages 3 to 8.

- "A Blue Kind of Day" by Rachel Tomlinson
- "The Big Worry Day" by K.A. Reynolds
- "Brave Enough" by Rob Justus



- "Brave Every Day" by Trudy Ludwig
- "Don't Worry, Murray" by David Ezra Stein
- "Dragons on the Inside" by Valerie Coulman

- "Everybody Feels Fear" by Ashwin Chacko
- "Everything in its Place" by Pauline David-Sax
- "Growing Pangs" by Kathryn Ormsbee
- "Hattie Harmony: Worry Detective" by Elizabeth Olsen
- "How to Train Your Pet Brain" by Nelly Buchet
- "I Want to Be Mad for a While" by Barney Saltzberg
- "In the Blue" by Erin Hourigan
- "Olivia Wrapped in Vines" by Maude Nepveu-Villeneuve
- "Out of a Jar" by Deborah Marcero
- "A Spark in the Dark" by Pam Fong
- "Sometimes I Grumblesquinch" by Rachel Vail
- "Stop and Smell the Cookies" by Gibson Frazier
- "The Tunnel" by Sarah Howden
- "Where Is Bina Bear?" by Mike Curato

Reference

Jones, Y (2022). *2022 Children's Books for Mental Health Awareness*. Retrieved July 2022 from

<https://www.publishersweekly.com/pw/by-topic/childrens/childrens-book-news/article/89368-2022-children-s-books-for-mental-health-awareness.html>.

NKY Homemakers



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Triennial Meeting

Homemakers have you covered...

October 12, 2022

Cultural Arts: 8:30-10am ♦ Program begins: 10am

**Registration deadline:
September 23rd**

\$20.00—Check Payable to:
Campbell County Extension
Homemakers Association

Mail to:
Mary Lou Vogel
P.O. Box 6
Silver Grove, KY 41085

**Event Location:
Receptions Event Center**

1379 Donaldson Hwy
Erlanger, KY 41018

Questions?
Kathy Byrnes: 859-356-3155
kathy.byrnes@uky.edu

Menu:

Chicken Parmesan with Mostaccioli
Southern Style Green Beans

Roasted Red Skin Potatoes
Tossed Salad with Dressing

Dinner Rolls and Dessert
Coffee, Iced Tea, Sodas

Guest Speaker: Rebekka Seigel
"Narrative Quilts"



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

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

ADULT HEALTH BULLETIN



OCTOBER 2022

Download this and past issues
of the Adult, Youth, Parent, and
Family Caregiver Health Bulletins:
[http://fcs-hes.ca.uky.edu/
content/health-bulletins](http://fcs-hes.ca.uky.edu/content/health-bulletins)

Campbell County Cooperative
Extension Office
3500 Alexandria Pike
Highland Heights, KY 41076
859-572-2600

THIS MONTH'S TOPIC: BREAST CANCER AWARENESS



October as National Breast Cancer Awareness Month. This month is devoted to educating everyone about breast cancer and the importance of early detection and timely, high-quality care. Other than skin cancer, breast cancer is the most common cancer among American women.

Fast facts about breast cancer

- 1 in 8 women will be diagnosed with breast cancer in her lifetime — that's one person every 12 minutes in the U.S.
- The two greatest risk factors of breast cancer are **being female** and **getting older**.
- Most breast cancers are found in women who are 50 years old or older, but breast cancer also affects younger women.
- Men also get breast cancer, but it is not very common. About 1 out of every 100 breast cancers diagnosed in the United States is found in a man.

Continued on the back →



For those at average risk, doctors recommend getting a mammogram every year starting at age 40.



➔ **Continued from page 1**

Symptoms of breast cancer

- Any change in the size or the shape of the breast
- Pain in any area of the breast
- Nipple discharge other than breast milk (including blood)
- A new lump in the breast or underarm

If you have any of these signs, see your doctor right away. Keep in mind that some people diagnosed with breast cancer have no symptoms.

Know your risks

Knowing your family history is vital. Talk to your family and share that family health history information with your doctor to see how that history influences your risk of breast cancer. You and your doctor can create a personalized plan to monitor for signs of the disease.

Get screened

For those at average risk, doctors recommend getting a mammogram every year starting at

age 40. If there are any signs of breast cancer, finding it early and treating it early can save your life.

Make healthy lifestyle choices

Living a healthy lifestyle may lower your risk of breast cancer. Maintain a healthy weight, limit alcohol intake, and exercise regularly.

Know your normal

It is important to know what is normal for you and your body. If you notice something that does not look or feel right, notify your health-care provider. Early detection and effective treatment are critical to reducing breast cancer deaths.

REFERENCES:

- <https://www.cdc.gov/cancer/dcpc/resources/features/breastcancerawareness>
- <https://www.cancer.org/cancer/breast-cancer/risk-and-prevention.html>

ADULT
HEALTH BULLETIN

Written by:

Dr. Natalie Jones, MPH, DrPH

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:

123RF.com



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

OCTOBER 2022

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

THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been



managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.

- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. *There are five general categories of scores ranging from poor to excellent or exceptional.* Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:

800-850: Exceptional, **740-799:** Very Good
670-739: Good, **580-669:** Fair, **300-579:** Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf

<https://www.usa.gov/credit-reports>

Contributing Student Authors: Chance Poore and Miranda Bejda

Edited by: Kelly May, Nichole Huff, 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



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

2022



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

ARTHRITIS

Arthritis Foundation Exercise Program (AFEP)

This Program is a low-impact recreational exercise program and incorporates a brief educational component.

Registration is required; call the Campbell County Cooperative Extension Service at **859-572-2600** or online at campbell.ca.uky.edu

10:00 a.m. to 11:00 a.m.



Objectives:

To improve:

- Functional ability
- Self-confidence
- Self-care
- Mobility
- Muscle strength
- Coordination

To reduce:

- Fatigue
- Pain
- Stiffness



Class Schedule:

- Wednesday, October 5
- Friday October 7
- Tuesday October 11
- Thursday, October 13
- Wednesday October 19
- Friday, October 21
- Tuesday, October 25
- Thursday, October 27



Instructor: Kate Thompson, Family and Consumer Sciences Agent

Kate is an AFEP Arthritis Foundation Program Leader and is trained to lead community-based group exercise classes designed specifically for individuals with arthritis, related rheumatic diseases, or musculoskeletal conditions. The Arthritis Foundation Exercise Program is a structured group exercise class.

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



University of Kentucky
College of Agriculture
Food and Environment
Cooperative Extension Service

Festive Fundays

Join us seasonally for a Plate It Up food dish and related horticulture activity!

Registration is required

Space is limited

To register, call [859-572-2600](tel:859-572-2600) or register online at <http://campbell.ca.uky.edu/>

Fall '22: **October 4**

Winter '22: **December 15**

Spring '23: **March 23**

Summer '23: **June 8**

1:30-2:30pm



Campbell County Cooperative Extension Office
3500 Alexandria Pike
Highland Heights, KY 41076

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. LEXINGTON, KY 40546



Disabilities accommodated with prior notification.



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

Gift Wrapping 101



With

Boone County & Campbell County Cooperative Extensions

Learn tips and tricks to make your gift wrapping stand out this holiday season! Bring gifts, wrapping paper, ribbon and any other accessories you want to use!

Boone County Enrichment Center

November 29

6:00 p.m.



1824 Patrick Drive
Burlington, KY 41005

Registration Required

To register, call 859-586-6101 or visit
<https://boone.ca.uky.edu/>



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

Educational programs of Kentucky Cooperative Extension serve all people regardless of race, color, age, sex, religion, disability, or national origin. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.

LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Campbell County Homemakers



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

HOLIDAY Painting Party

**Thursday,
November 17th**

Location:

Campbell County
Extension Service
3500 Alexandria Pike
Highland Heights, KY 41076

Cost:

\$17 for members
\$25 for non-members

Light Refreshments included

Doors open at 9:30 a.m. | Class starts at 10 a.m.

Proceeds benefit Campbell County Homemakers Scholarship Fund



**Registration
deadline is
November 1st**

**Limited space
available**

Name _____
Address _____
Phone _____
Email _____

Please send Registration Form and Payment to:

- **Check payable to:** Campbell County Extension Homemakers
- **Mail to:** Debbie Hyson, 5298 Weaver Lane, Cold Spring, KY 41076

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

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, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.