

Emergency Planning

Reducing Expenses

Common Sense Steps to Avoid COVID19

Make the Most of Your Stimulus

Dealing with Stressful Times



April 2020

Health Matters

Family – Finance – Food – Fitness – Fun

If you have any questions about anything in this newsletter, please call me at 870-779-3609 or email cdue@uaex.edu. Stay healthy.

Sincerely,

Carla Due

County Extension Agent
Staff Chair/FCS

CD:jds

Emergency Planning

With words like quarantine and social distancing being discussed everywhere in the news, it's important to stay educated about the coronavirus (COVID-19) and the ways it can impact you and your family – emotionally, physically and financially.

Many Americans are feeling the need to get things in order and make preparations such as stocking up on long-life shelf-stable foods, essential medicines and toiletries.

Concerns about the spread of coronavirus mean we are now doing what we probably should have been doing all along: washing our hands more frequently and thoroughly; staying at home when we are sick; stocking up on food and supplies in case that stay becomes extended.

Stocking up doesn't mean panic-buying cases of toilet paper; instead it means keeping a reasonable supply of shelf-stable food and supplies on hand – for any kind of emergency, from natural disasters to loss of employment. A better idea is to create a two-week supply of food based on what you will actually eat.

Write down two weeks' worth of meals. Think of what your family would eat for breakfast, lunch and dinner, including main dishes, beverages, side dishes and even desserts. Include snacks and treats that could make a potentially stressful time a little easier. Also don't forget to include foods that could help someone with flu symptoms such as broths, herbal tea, ice pops, etc.

Be sure to have alternative cooking sources, such as a camp stove in case utilities are temporarily disrupted. Don't forget water! Then about once a week, create a meal from your stockpile, ensuring you use the items closest to reaching its expiration, replacing what you use. This way, you'll rotate through your 2-week stash.

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It's important to have a similar approach to other necessities, including hand soap, disposable facial tissues, toilet paper, diapers, pet food and litter, household surface cleaner, laundry and dish detergent, and hygiene supplies.

The Department of Homeland Security recommends that you also regularly check your prescription drug supply and keep nonprescription drugs & medical supplies on hand, including pain relievers, cough & cold medicines, and vitamins.

Reducing Expenses During Times of Crisis

Most everyone will experience some type of crisis during their lifetimes, whether it be due to illness, loss of job or any number of other emergencies. Many Americans are now finding themselves suddenly and unexpectedly without a steady income due to COVID-19. These financial hardships and stress can be overwhelming.

You can reduce your anxiety by taking charge of the situation now. If you've been laid off, contact the unemployment agency to see if you qualify for unemployment benefits. Call the hotline 24/7 at 844-908-2178. Apply online EZARK at www.dws.arkansas.gov/unemployment/ezarc/. Applicants can apply online or call the hotline. Avoid in-person visits to your local office if possible. For more information, visit the Arkansas Department of Workforce Services: <https://www.dws.arkansas.gov/unemployment/>.

Let's explore some changes you can make until things return to normal:

Reorganize – Look at your current situation. Accept that things will be different for a while and regroup.

List income – Start by listing all income you have. Is someone in the household working? Do you have other sources of income? Are there things you might be able to sell? Are you willing to work temporarily at another job? Some businesses are hiring for stocking or other positions to meet the increased demand for food, cleaning supplies and other necessities.

What do you owe? – Make a list of all your bills, from most important to least important. You may not have enough to pay all of them. Read your credit contracts. What penalties, late charges, or risk of repossession are associated with them? Call the credit card companies and see if they can renegotiate or if they will delay payments. Explain your situation.

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Common Sense Steps to Avoid COVID-19

Concerns about the coronavirus and COVID-19, the respiratory illness it causes, is steadily on the rise.

According to the Centers for Disease Control and Prevention (CDC), the best way to prevent illness is to avoid exposure. You can protect yourself and prevent the spread of the virus to others by following a few common sense steps.

A few personal hygiene practices can protect you from picking up or spreading the coronavirus.

Wash your hands with soap and water. Scrub for at least 20 seconds. Set a timer for 20 seconds or hum the "Happy Birthday" song twice. Twenty seconds may be longer than you think. Consider ramping up handwashing to reduce your risk. Most people don't wash their hands long enough or often enough. Wash your hands often, especially after going to the bathroom, before eating and after blowing your nose, coughing or sneezing. If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol.

Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe. Don't take your phone in the bathroom. Clean devices with glass screens regularly using a soft, lint-free cloth dampened with warm soapy water.

Avoid touching your eyes, nose and mouth. The virus that causes COVID-19 may survive on surfaces (although it is unknown for how long). Keep hands away from your face to prevent transfer of germs to these virus-vulnerable areas.

In addition to practicing the common sense steps above, people who are sick should take some extra precautions to avoid spreading the virus. COVID-19 symptoms include fever, cough and shortness of breath. If you have these symptoms and have had close contact with an infected person, live in or have traveled to an area where the virus has spread, call ahead to a health care professional. Your provider will work with public health officials to determine if you should be tested for coronavirus.

Stay home if you are sick with cold or flu symptoms or any other illness. COVID-19 symptoms may be mild to severe and appear from 2 to 14 days after exposure.

Cover coughs and sneezes with a tissue or the crook of your elbow. Toss tissues promptly, then wash your hands. Keep a box of tissue close and grab a fresh one to catch the next cough. Avoid close contact with others.

Coronavirus spreads through respiratory droplets released when an infected person coughs or sneezes. Airborne virus-containing droplets can spread about 6 feet. Avoid close contact with others when you are sick. Others should avoid close contact with you until you are better.

Make the Most of Your Stimulus

Many Americans are set to receive money from the government in the form of a stimulus benefit. Plan now to use your stimulus check wisely – pay bills, pay down debt, save for emergencies.

Build savings. An emergency savings fund is more important now than ever. Most personal finance experts recommend an emergency fund with enough to cover at least 2 months and up to 6 months of expenses. An emergency savings fund is your best protection in times of economic uncertainty.

Pay bills. Stay current on payments and avoid defaulting. Missing payments can lead to foreclosure or repossession. Late and missing payments lower your credit score, making future credit more expensive and difficult to obtain. Contact your lenders for options.

Pay down debt. Credit cards are high interest debt. Paying off credit card debt can free more money in your future budget and save money on interest.

The amount of the benefit will vary depending on your income and family size. Adults with annual income up to \$75,000 will receive \$1,200, plus another \$500 per child. Benefits will be distributed by check or direct deposit. This online calculator will tell you what your COVID-19 stimulus benefit will be:

<https://www.washingtonpost.com/graphics/business/coronavirus-stimulus-check-calculator/>

Consumers need to ensure they are up to date on their taxes, as the 2019 taxpayer forms are used to determine how much your check should be and where it should be sent. If 2019 taxes have not yet been filed, the information from your 2018 would be used. So, if you haven't filed taxes yet for one of those years, now is a good time.

This step is especially important for low-income Americans who don't typically file taxes. They would still need to file a form. Those receiving nontaxable income as well as those receiving Social Security benefits will also get checks.

There are two methods to file free, one for those making under \$69,000 and another for those making more than \$69,000. Both can be found on their website at

<https://www.irs.gov/>

Taken from: <https://www.uaex.edu/life-skills-wellness/personal-finance/uaex-money-blog/stimulus-benefit.aspx>



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Plan. – Look at things you can do – not at things you can't do. Make a new plan. Your goal is to find ways to live within your current situation. Face up to the fact that you can't continue to spend as you have in the past. Regain control by taking a hard look at your budget and finding ways to make ends meet.

Identify your basic needs. – Food and shelter are at the top of the list. What else is essential for your family's survival? It may be medicine. Discuss and prioritize those needs. Every family is different. The important thing is to realize what is a need (things you must have) and what is a want (things you would like to have). Wants can be put aside until your financial situation improves.

Make a budget – If you don't know where to start, check out this fact sheet at <https://www.uaex.edu/life-skills-wellness/personal-finance/ShapeUpSpending.pdf>

Stop using credit. – While you are stuck at home through social distancing, it is very tempting to go online and order stuff or wants. Remember, anything you put on a credit card must be repaid at some point! Use credit only in an emergency.

Communicate – Talk with all family members and explain the situation. Be honest. Work together to devise a new plan. They may be able to think of things you haven't to help get the family through. If you have young children, talk to them about changes that will need to be made. Reassure them that you will take care of them. A basic need for children is the need to feel secure.

Rank bills and creditors according to the degree of risk involved:

- Rent, house payment, food, utilities and insurance are first priorities. They are needs, those things you must have in order to live.
- Your second priorities are minimum payment for credit cards and other outstanding debts. If you have been making more than minimum payments in these areas, you can find some extra money to use elsewhere to meet your obligations. While making more than minimum payments is ideal, during times of crisis, that may be all you can do.

Managing the stress and hardship of a reduced income isn't easy. There are no easy answers but remember, you are the same person as before but with a reduced cash flow. You will get through this!

Written by Jean Ince, Howard County Staff Chair

Dealing with Stressful Times

It is normal to experience anxiety during stressful events like the worldwide coronavirus pandemic. Whether it's the fear of contracting COVID-19, disruptions to work and school schedules, or a myriad of related concerns, stress is an expected and normal response.

Social distancing is one of the hardest challenges for both children & adults. While social distancing is important in slowing the transmission of the coronavirus, social isolation can add to feelings of isolation and anxiety, especially for youth out of school and elderly or people who live alone. It is important that people of all ages interact with family, whether it's via telephone, text or even playing games online.

Preparedness can help ease the anxiety. Make sure you have the basics taken care of, like food, water, prescription medications, etc. That doesn't mean hoarding and causing shortages for other people; it means having about two weeks' worth of what you and your family need.

Suggestions to manage feelings of anxiety, fear and depression might include:

- Find ways to relax, such as a hobby you can do at home. Be sure to have the supplies and tools needed on hand.
- Have a friend that you can honestly share your feelings with. Also, be a friend and call to check on others' emotional and physical well-being. You might even video chat with those outside your household if you have the capability.
- Keep your mind active. Don't let it stagnate on fear, worry or anger.
- Eat right, get fresh air, stay hydrated and get some physical activity, even if it's just walking around your yard or living room.
- Stay up to date on what's going on but don't listen non-stop to the news about COVID-19. Make sure the information you are getting is from a legitimate site, such as CDC or your local Extension Service at <https://www.uaex.edu/life-skills-wellness/health/covid19/>.
- With schools and extracurricular activities shut down, many youth are experiencing feelings of disappointment & uncertainty, which can increase anxiety. Youth pick up on their parents' stress so be honest but don't compound their fears by sharing specific fears or worries with them.

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Have a Healthy Snack

While many of us are working from home or out of school, the temptation to snack on unhealthy foods is even greater. Whether it's food cooking in the slow cooker that we need to check on – and taste – or the refrigerator beckoning us to visit, the temptation is real.

However, it is important that we maintain healthy eating habits, especially during these stressful times.

What is your first thought when you think of "snacks"? Junk food items like potato chips, candy bars, cookies or sodas? Snacks can be a healthy part of your diet when you choose nutritious foods that are eaten in moderation. They can even help you stay energized during the day.

Plan ahead and have healthy choices available. Keep items on hand that you and your family can throw together for a quick snack. Be creative!

Some substitutes for the typical chips and soda could be:

- Apple slices with low-fat yogurt dip
- Trail mix made with whole-grain cereal and dried fruit
- Baby carrots and broccoli florets with low-fat ranch dip
- Whole-wheat tortilla with melted low-fat cheese and salsa
- Peanut butter and banana sandwich on whole-wheat bread or a tortilla
- Mini pizza (whole-wheat English muffin, pizza sauce, mozzarella cheese, and chopped veggies), heated in microwave or toaster oven
- Whole-grain crackers with mozzarella cheese
- Whole-wheat soft pretzels with honey mustard and frozen grapes

Choosing healthy food is a good value for your heart and your wallet! A small bag of chips and a candy bar may cost about \$1.50 while a nutrient-rich snack of a banana and a 6-ounce container of yogurt costs about 75 cents – half as much.

Individual serving size packages, precut and prepared foods are convenient but you pay a premium price. Purchase larger amounts and package in individual servings to save money.

Plan your meal just like when you were traveling to an office or school. Eat your breakfast, lunch and dinner with a few healthy snacks in between. You'll be glad you did.

<https://www.uaex.edu/publications/PDF/FCS583.pdf>

Resources

Unemployment Benefits

AR Dept of Workforce Services:

<https://www.dws.arkansas.gov/unemployment/>

Apply online EZARK

<https://www.dws.arkansas.gov/unemployment/ezarc/>

Help Paying Utilities

Contact the utility company and/or your local Community Action Agency to ask about Arkansas Home Energy Assistance:

https://humanservices.arkansas.gov/images/uploads/dco/Arkansas_Community_Action_Agencies.pdf

Debt Management

Credit Counseling of Arkansas:

<https://www.ccoacares.com/>

Free online calculator for debt repayment plans:

<https://powerpay.org>

Community Action Agency

https://humanservices.arkansas.gov/images/uploads/dco/Arkansas_Community_Action_Agencies.pdf

Food and Nutrition Resources

Find a food pantry near you:

<https://arkansasfoodbank.org/who-we-serve/service-map/>

Supplemental Nutrition Assistance Program (SNAP):

<https://humanservices.arkansas.gov/images/uploads/dco/DCO-0215.pdf>

Nutrition, Recipes, and Cooking:

<https://www.uaex.edu/life-skills-wellness/food-nutrition/>

Health Insurance

AR Kids First:

<https://humanservices.arkansas.gov/about-dhs/dms/ar-kids>

Centers for Disease Control and Prevention

<https://www.cdc.gov/>

Arkansas Department of Health

<https://www.healthy.arkansas.gov/programs-services/topics/novel-coronavirus>

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- Share information with children, but make sure it is age-appropriate and keep it basic. Let children know they are safest when they reduce their risk of getting sick by washing their hands regularly, resting and limited contact with people outside of their home. Reassure them that many people who contract COVID-19 will be sick, but most will recover, and everyone needs to follow precautionary measures to protect people who are at risk, such as older family members or those with health conditions.
- Acknowledge that this is a scary time and whatever emotions they are feeling are valid.
- Make sure youth continue with a regimented schedule to follow while their schools are closed. Structure and normality are important.
- Let kids talk on the phone or video chat with family members, especially those they may be worried about.
- Do activities together as a family. Physical activity promotes health and decreases anxiety. It could be as simple as throwing a ball around in your backyard, turning music on and having a dance party with your kids or playing board games.

Taking care of yourself, your friends and your family can help you cope with stress. Helping others cope with their stress also makes your community stronger.

Questions About COVID-19?

There is a lot of misinformation out there. To get research-based answers to your coronavirus questions, we have created **COVID19 Bot** to answer your questions: Visit www.uaex.edu and click on the Bot. There is also very timely information to keep you updated on the latest information available.

Hi! Click here to find COVID-19 Resources from the U of A System Division of Agriculture.



I am the Division COVID-19 Information chatbot, and I will help you to track important information about Coronavirus (2019 - nCoV), including resources from Division, near-real-time maps, latest news, precautions and Frequently Asked Questions (FAQ).

STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.



Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



For more information: www.cdc.gov/COVID19