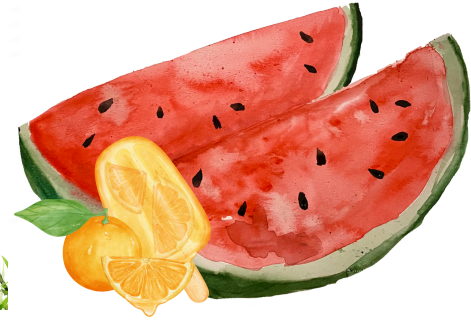


# Hopkins County Extension

Family and Consumer Sciences

# AUGUST



**HOPKINS COUNTY  
COOPERATIVE  
EXTENSION SERVICES**  
75 CORNWALL DRIVE  
MADISONVILLE, KY  
42431-8780  
(270)821-3650  
WWW.CA.UKY.EDU/CES




## Protect yourself from the harmful UV rays!

### Use these simple clothing tips for sun protection:

The sun provides energy and visible light that are necessary for our survival. However, what we don't see are the harmful ultraviolet (UV) light waves that can damage our skin.

When properly applied, sunscreen can protect our skin from these rays for a certain amount of time based on its SPF (sun protection factor). In addition to sunscreen, our clothing can also provide significant protection. This rating is called the UPF (ultraviolet protection factor).

Clothing's UPF is based on how the fabric is made or whether it is treated with a special finish that deflects UV rays. UPF ratings may be included on the garment label or tag, and these numbers relate to the percentage of available UV radiation that can pass through the garment:

-  50+ UPF = Excellent protection (less than 2% of UV rays can pass through)
-  30 UPF = Good protection (about 3% of UV rays can pass through)
-  15 UPF = Minimum protection (about 7% of UV rays can pass through)

Continues Page 2

## WHAT'S IN THIS ISSUE

Safe and Healthy Picnic

Homemaker Group Dates

Upcoming programs

MoneyWi\$e  
Fair and Safe  
The Role of Consumer  
Protection Agencies.

Health Bulletin  
Step into Nature, Summer  
Edition



Following us online is an easy way to keep up with [Hopkins County Extension Family and Consumer Science](#)

AMANDA DAME

County Extension Agent for  
Family and Consumer Sciences

### 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 made 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.

# Protect yourself from the harmful UV rays!

In addition to the UPF rating, consider these other clothing characteristics :

## ● Darker, vivid-colored clothing offers increased protection.

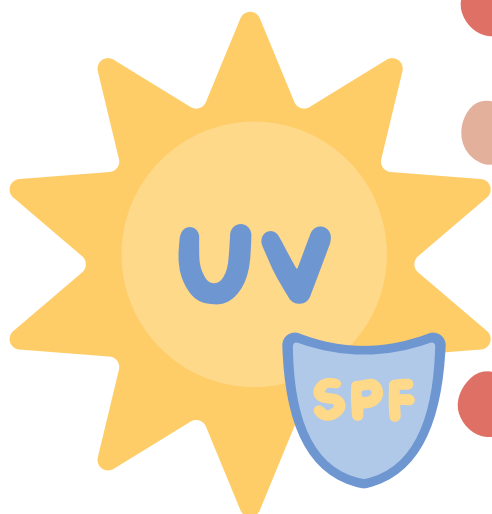
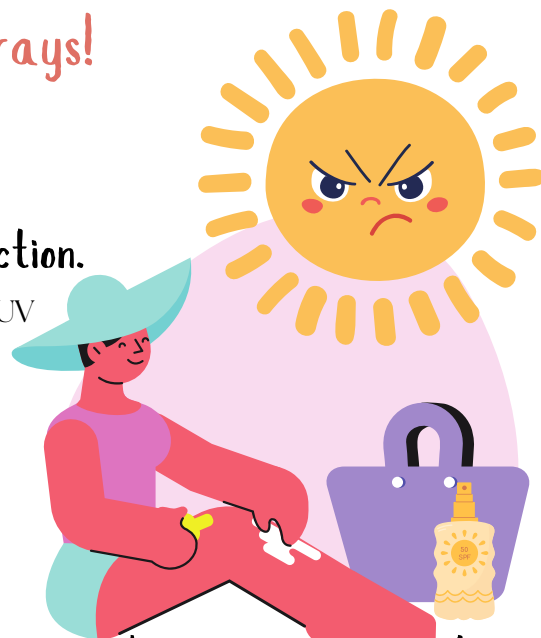
Compared to light or white clothing, darker colors absorb more UV rays, preventing them from passing through to the wearer. For example, a white t-shirt has a 5 UPF, which means approximately 20% of UV rays can pass through the clothing, whereas a dark-colored shirt has a much higher UPF.

## ● Look for denser or more tightly woven or knit fabrics.

These fabrics limit the amount of light that can pass through.

## ● Garments made with synthetic fibers such as polyester or nylon are more likely to reflect UV rays.

Untreated natural fibers – such as cotton – absorb UV rays.



## ● Avoid clothing that is too tight or stretchy.

Gaps in the fabric may allow UV rays to pass through.

## ● Wet clothing offers reduced protection.

Changing clothing for activities that involve water may be beneficial. Clothing created or treated to provide sun protection may become less effective because of frequent wearing and washing.

## ● Follow the care label's laundering instructions for optimal results.

If the care label is illegible, try these vital tips: rinse UPF bathing suits after each use; wash in cool water, by hand, or on a delicate machine cycle; use mild detergent; and dry on low or air dry while avoiding direct sunlight.

The University of Kentucky Martin-Gatton College of Agriculture, Food and Environment news and communications team provides monthly Extension Exclusives in the categories of Horticulture, Agriculture and Natural Resources, 4-H and Family & Consumer Sciences.

To see more exclusives, visit <https://exclusives.ca.uky.edu>.

## Cooperative Extension Service

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

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Lexington, KY 40506



Disabilities accommodated with prior notification.



UPCOMING DATES  
UPCOMING DATES  
**UPCOMING DATES**  
UPCOMING DATES  
UPCOMING DATES

## Homemaker Council

August 7th - 10 AM

## Homemaker Leader Lesson Robert Rules Refresh

August 27th - 10 AM

## HAND N FOOT GAME NIGHT

August 6th - 5 PM

## Crochet Club

August 6th - 5:30 PM

& August 20th - 5:30 PM

*Now located at the Farm House!*

## Grief Self Help Support Group

August 1st - 4 PM



Located at the Hopkins County  
Extension Office

As of January 1, 2025, no more meetings will be held at the Extension Office as we prepare for the move to the New Extension Office!



# FOOD PRESERVATION RENTALS

 Cooperative  
Extension Service

**\$50 DEPOSIT REQUIRED\***

**\*REFUNDED WHEN  
EQUIPMENT IS RETURNED**

**Get your chef hat on and  
embark on a flavor-packed  
journey of preserving your  
own food starting today!**



**THREE**  
DAY  
RENTALS



## **Available Equipment**

**Pressure Canner  
Boiling Water Canner  
Canning Tools  
Dehydrator**



**270-821-3650**



**HOPKINS COUNTY COOPERATIVE  
EXTENSION OFFICE**



# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

AUGUST 2024

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

## THIS MONTH'S TOPIC: MAXIMIZING COLLEGE SAVINGS

College is an attractive choice for people who want to gain specialized knowledge and skills that can improve career prospects and personal growth. Many students rely on financial aid to help pay education-related expenses. Also, a combination of college savings and exploring ways to save before and after college can help with the overall cost.



### SAVING BEFORE COLLEGE

To go to a four-year public university in Kentucky, the average cost for tuition, fees, room, and board is around \$27,500 per student per year. Begin saving for college early. Kentucky has accounts like a KY Saves 529 plan (<https://www.kysaves.com/>). You can use these tax-advantaged accounts to save money that you can use for college expenses including books, computers and laptops, housing, tuition, and fees. You can use a 529 to pay for college, graduate school, trade and vocational school, and apprenticeship programs. 529 plan earnings and withdrawals are tax-free, making it a tax-advantaged option for college savings.

In addition to saving, you can help pay for school with scholarships. Scholarships are free money awarded for various reasons, including

needs-based, community-sponsored, major-specific, and merit-based scholarships. A merit-based scholarship, like the Kentucky Educational Excellence Scholarship (KEES) program, provides money to students who do well in high school to go toward college expenses. The Kentucky Higher Education Assistance Authority is dedicated to improving students' access to higher education. Visit <https://www.kheaa.com/web/scholarships-grants.faces> for more information about KEES and other state-specific scholarship opportunities.

Along with scholarships, check to see whether you qualify for other free money, including grants, by filling out the Free Application for Federal Student Aid (FAFSA). This will also help you decide if you need student loans to close the gap in affordability.



## **MAKING COLLEGE AFFORDABLE TAKES PLANNING AND SAVVY USE OF AVAILABLE RESOURCES**



### **SAVING AFTER COLLEGE**

Many students practice responsible borrowing by repaying their student loans. If you borrow money to pay for college, make sure you update your physical address and email address so you receive important communication from your lender. If you are currently repaying student loans or will begin making payments soon, research all your repayment options. Different repayment plans may provide different advantages, including paying off loans at different speeds depending on financial needs and income.

Consider how your job or career choice may provide additional benefits, including Public Service Loan Forgiveness (PSLF). If you work in public education, nonprofit,

law enforcement, child and family service agencies, or the U.S. military, you may be eligible for PSLF.

Making college affordable takes planning and savvy use of available resources. No matter where you are in your educational journey, the U.S. Department of Education Federal Student Aid website is a good place to start. From completing the new FAFSA application, to exploring repayment plans and PSLF or forgiveness options, learn more at <https://studentaid.gov/>.

### **REFERENCE:**

Hanson, M. (2024.) "Average Cost of College & Tuition" EducationData.org, <https://educationdata.org/average-cost-of-college>

### ***Spotlight: Military Families in Kentucky***

Did you know that more than 80,000 service members and their families live in Kentucky? This includes more than 17,500 spouses and nearly 29,000 children. The Post-9/11 GI Bill can provide additional cost savings to service members and dependents to save on education expenses. Learn more at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>.

If you're a professional who works with military families, visit <https://oneop.org/> to learn more about professional development available to you through a partnership with Cooperative Extension and the U.S. Department of Defense.

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock

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)**

# Join Us!

# LAUGH & LEARN



## AUGUST 15 @ 11:00AM

### AT HOPKINS COUNTY MADISONVILLE LIBRARY

### Fun & Creative Playdate for Pre-Schoolers





# PARENT

# HEALTH BULLETIN



**AUGUST 2024**

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

Hopkins County Extension Office  
75 Cornwall Drive  
Madisonville, KY 42431  
(270) 821-3650

## THIS MONTH'S TOPIC

# PLAN TO GET INVOLVED THIS SCHOOL YEAR



**A**s summer break ends, there are several things that as a parent, you should do to get your child ready to go back to school. Students need school supplies, possibly larger clothes or shoes, and many need an annual physical or well child exam and vaccines. As you make your list of things to do, consider seeking out opportunities to be involved in your child's school this fall.

When parents participate in their child's school activities, kids get better grades, choose healthier behaviors, and have better social skills. Your involvement shows you are committed

Continued on the next page →





## *When parents participate in their child's school activities, kids get better grades, choose healthier behaviors, and have better social skills.*

### ➔ Continued from the previous page

to supporting your child's learning and development. The beginning of the year is a great time to learn about ways that you can work with your child's school to create and maintain a healthy environment for learning. There are many ways to be involved:

- Become a part of the decision-making process at your child's school. Ask to be involved in parent organizations – such as the Parent Teacher Association (PTA) or Parent Teacher Organization (PTO), school health council, or school health action team. These groups help improve the health and emotional well-being of children and adolescents in tangible ways.
- Make communication with school a two-way street. Read school newsletters and attend parent-teacher-student conferences to learn what is going on at school. Communicate regularly through emails, phone calls, or meetings to discuss your child's grades, behavior, and accomplishments. Ask what you can do at home to support their efforts.
- Ask the school to provide educational opportunities for parents to learn more about school policies, educational content, or learning practices that parents can reinforce at home.

It is also important to help your child transition back into a new school year. While new supplies, new clothes or shoes, and a new grade are exciting, children might be nervous or anxious about going back to school. As the new school year approaches, take time to talk to your child about how they are feeling and be an active listener. Acknowledge their fears or insecurities, and model empathy. It can be helpful to normalize your child's feelings - even adults can get nervous about going to new places and meeting new people. Focus on your child's strengths before talking about things they can do to improve their confidence. Children learn what they see. Model positive coping skills to identify and manage stressful situations. For example, going for a walk or practicing deep breathing exercises



can help. Children can practice positive thinking by remembering the good things that came out of the last school year, or thinking about good things that will happen in the year to come.

Remember, parents and schools are teammates, with the same goals of helping your child learn, grow, and develop. Communicate concerns that you or your child have with your child's teacher and encourage them to do the same. Working together, your child can have a great upcoming school year!

#### REFERENCES:

- [https://www.cdc.gov/healthyschools/families\\_tip\\_sheet.htm](https://www.cdc.gov/healthyschools/families_tip_sheet.htm)
- <https://www.cdc.gov/healthyschools/features/B25.htm>

ADULT  
**HEALTH BULLETIN**

Written by:  
Katherine Jury, MS  
Edited by: Alyssa Simms  
Designed by: Rusty Manseau  
Stock images:  
Adobe Stock





# HOPKINS COUNTY FAIR

## King Arthur

### Baking Challenge

#### Brownies, Bread, Cupcakes & Cakes!

Participant Sheets

For Full Rules and Details scan  
or pick up a copy at the  
Hopkins County Extension Office  
75 Cornwall Drive  
Madisonville, KY 42431



More information  
contact at the Hopkins  
County Extension Office  
270-821-3650



#### Adult Prizes

- First place \$75 gift card
- Second place \$50 gift card
- Third place \$25 gift card

#### Youth Prizes

- First place \$40 gift card
  - Second place \$25 gift card
  - Third place King Arthur Tote Bag
- \*Gift cards are to King Arthur**

Drop off the finished product at the Fair:  
**Tuesday, August 6, 2024**  
**Time: 10:00 a.m. to 12:00 p.m.**

Ballard Center  
605 E Arch Street  
Madisonville, KY 42431





**Hopkins County**  
**FARMERS**  
**MARKET**  
**MAY THROUGH OCTOBER**  
**SATURDAYS**

**8 AM - 1 PM**

**55 Mahr Park Drive**  
**Madisonville KY, 42431**

**SEE YOU THERE!**