Greetings!

My name is Christiane Williamson and I am the new Family and Consumer Sciences Personal and Family Finance Extension Educator in the Ada County Extension office.

I am a Certified Financial Planner™ and have worked in various capacities as a financial coach, counselor, planner, and educator over the last 14 years. Most recently I’ve developed, implemented, and managed the Better Education About Money for Students (BEAMS) program, with the University of Idaho in Moscow.

I enjoy working with and educating independent-minded individuals and families who are aspiring to achieve their life goals through thoughtful and ongoing planning and education, many just like you. I received a BS in both Psychology and Family & Consumer Sciences from the University of Idaho in 2000. Go Vandals! I later pursued my current and greatest educational passion through an online graduate program at Kansas State University, receiving a MS in Family Financial Planning, in 2005.

I look forward to developing personal finance resources and delivering presentations on a wide range of topics, including: budgeting, cash management, credit, financial record keeping, identity theft, major purchase planning, managing debt, savings and more. If you have a group interested in learning about personal and family finance, please feel free to contact me at christianew@uidaho.edu.

I encourage you to get started today. America Saves Week was February 26 – March 3, 2018. Consider setting a financial goal and taking a savings pledge at: https://americasaves.org/for-savers/pledge and begin receiving savings tips and advice.

Success to you!

Christiane Williamson
Ada County Educator
Every year, the middle of April marks the end of the federal tax return filing season. For many Americans, that can mean seemingly endless forms, paystubs, and other paperwork. However, tax time can also be a unique opportunity for saving for your future! You can maximize tax time in three easy ways and have your tax refund work for you.

1. **Put your refund into a saving account.** For people claiming some of the unique tax credits that benefit hardworking families around the country such as the Earned Income Tax Credit and the Child Tax Credit, their tax refund may be the largest sum of money they will see the entire year. By opening a savings account, you can deposit a portion or all of your refund and let the amount grow over time. Luckily, you can do this using the IRS Form 8888, which will divide your refund over multiple accounts.

2. **Put your refund into a savings bond.** As a part of the Form 8888, you are now able to easily and seamlessly purchase Series 1 US Savings Bonds as you prepare your tax return! These 30-year bonds are backed by the United States government and they will pay you interest yearly. Bonds are a great, low-risk option to grow your savings while receiving a little bit of money each year.

3. **Get your taxes prepared for free.** If you make less than $53,000 a year, you can have your taxes prepared at no-cost by IRS-certified volunteers in your local community! The Volunteer Income Tax Assistance (VITA) program has served millions of Americans for more than 45 years. If you qualify, you can find your local VITA program using this tool. At these VITA sites, you can find expert information to help demystify the tax code and to help you prepare your taxes.

These three steps are only a small sample of how you can leverage this annual process! Tax time can be confusing but you can maximize your tax return to build for a more sustainable future. Don’t delay and be sure to start your own saving story today!

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**Because You Asked:**

**Q. Some creams, dietary supplements and even teas say they can protect or rejuvenate the skin. Is there anything to this at all?**

**A. Mathew M. Avram, MD, director of the Massachusetts General Hospital Dermatology Laser & Cosmetic Center, answers:** “When it comes to so-called “cosmeceutical” products that claim to improve the health or appearance of your skin or prevent skin aging, the honest answer is we just don’t know if they work or not. “A lot of skin products make claims that can’t be verified, but that doesn’t mean that they’re not true. That said, some creams contain substances that on a microscopic level are too large to penetrate through the top layer of the skin. “However, some cosmeceuticals contain ingredients that are more plausible as active ingredients. Antioxidants are one example. But without scientific data, it’s hard to know if these products actually work. “The same applies to dietary supplements that claim to “support” skin health. But having an overall healthy diet and getting exercise will certainly be reflected in your skin. When outdoors and exposed to the sun, make sure to use sunscreen with an SPF of at least 30, because exposure to the sun’s ultraviolet rays is definitely damages and ages the skin and raises the risk of skin cancer.”

**Source:** Tufts Health & Nutrition Newsletter, February 2018

**Q. I often read that to help reduce risk of heart disease, I should limit processed meats. Is low-sodium deli sliced turkey breast or uncured turkey pastrami a better choice?**

**A. Alice H. Lichtenstein, DSc, director of Tufts’ HNRCA Cardiovascular Nutrition Laboratory and executive editor of Tufts Health & Nutrition Letter, explains:** “The best recommendation we can make at this time is to avoid processed meats. We don’t have enough information to suggest one type is different from another. Consider substituting processed deli meats with sliced roast chicken (either prepared at home or store bought), roasted turkey, tuna salad, broiled fish, hummus or reduced fat cheeses. If you are preparing a sandwich, don’t forget to load on the vegetables and leafy greens, and use whole grain bread. If you are making a salad, you have even more flexibility: add raw and cooked vegetables and fruits, along with some nuts and seeds.”

**Source:** Tufts Health & Nutrition Newsletter, March 2018
Saving as a Family
By Elizabeth Kiss, Ph.D.; Associate Professor and Extension Specialist, Kansas State University/Kansas S.

Sometimes when children hear their parents or other adults in their lives talking about cutting spending or saving money, they assume that the family is going through a rough patch. As appropriate based on children’s ages, family conversations about money goals, including saving and spending plans, reassure children. It is also a great way to introduce (or remind) children about the reasons we save. Talking about family saving goals helps children understand that putting money aside for the future – whether to be prepared for unexpected expenses, for short-term goals such as summer vacation, or for longer term goals such as paying for college – is important to you. They will also likely be interested in knowing how they can help. They may even want to set their own savings goals and be motivated to work toward achieving them!

Saving as a Family

Get your family involved with a saving plan by brainstorming ways to cut expenses in order to free up money to put toward your saving goals. Explore low- and no-cost activities you can do together as a family. Consider selling rarely used books, toys, clothes and other items in a garage sale or other marketplace.

Involve children by:

- Encouraging them to be aware of their energy and water use by turning off lights and electronics when not needed and by turning off the water when brushing teeth and taking showers.
- Considering things that the family regularly spends money on and discussing whether the family still wants or needs the items. Perhaps they can select a cheaper alternative or do without them.

- Teaching them to comparison shop and choose generics or use coupons when it makes sense.
- Challenging them to suggest ways to enjoy time together as a family for less. Not sure where to start? Check out these suggestions.

Including children in trips to your financial institution (or an ATM) to deposit or transfer money into a saving account helps them to visualize the process. Consider posting a running total of the dollar amount of deposits and the progress made toward a family saving goal on the refrigerator or a bulletin board.

Encouraging Children to Save

Saving money is a habit that is developed over time. In addition to letting children know that you save, help them begin to develop their own saving habit. Money as You Grow, a framework that links money-related activities to children’s developmental stages, is a great resource for conversation starters and activities for children of all ages at consumerfinance.gov.
Two Easy Ways to Dress Up Your Vegetables

Recipes developed by Kate Sherwood, The Healthy Cook.

Make vegetables the star of the plate! Toss with a zesty vinaigrette or dress with a quick pesto.

**BROCCOLI WITH SESAME DRESSING**

- 2 broccoli crowns, cut into florets
- 1 Tbs. reduced-sodium soy sauce
- 1 small clove garlic, minced
- 1 tsp. grated ginger
- 2 tsp. rice vinegar
- 2 tsp. toasted sesame oil
- 2 tsp. honey

1. Steam the broccoli until tender-crisp, 2-3 minutes. Drain well.
2. Make the vinaigrette: Whisk together the remaining ingredients.
3. Toss the vinaigrette with the broccoli.

**Nutrition Information**

Serves 4. Per serving (3/4 cup):

- Calories: 70
- Total fat: 2.5 g
- Sat fat: 0 g
- Carbs: 9 g
- Fiber: 2 g
- Total sugar: 5 g
- Added sugar: 3 g
- Protein: 3 g
- Sodium: 170 mg

**GREEN BEANS WITH PARSLEY-ALMOND PESTO**

- 1 lb. green beans, trimmed
- ¼ cup smoked almonds
- 1 small clove garlic, minced
- ¼ cup flat-leaf parsley leaves
- 2 Tbs. extra-virgin olive oil
- 2 tsp. lemon juice
- ¼ tsp. kosher salt

1. Steam the green beans until tender, 8-10 minutes.
2. Make the pesto: Combine the remaining ingredients in a food processor. Pulse until uniformly minced.
3. Toss the green beans with the pesto.

**Nutrition Information**

Serves 4. Per serving (1 cup):

- Calories: 140
- Total fat: 11 g
- Sat fat: 1 g
- Carbs: 9 g
- Fiber: 3 g
- Total sugar: 4 g
- Added sugar: 0 g
- Protein: 4 g
- Sodium: 160 mg