

THE CRAFTED FAMILY

OFFICIAL NEWSLETTER OF NC COOPERATIVE EXTENSION
GUILFORD COUNTY FCS DEPARTMENT



WAYS TO SPEND YOUR TAX REFUND

Shameca Battle, FCS Agent

Once you file your taxes and find out the amount of your refund, you have a little time to decide how to spend it. Use this time wisely and come up with a money-smart plan; if there's enough left over, earmark some for a little bit of fun as well. Here's a roundup of smart ways to spend your tax refund.

Start an Emergency Fund. Work toward having three to six months' worth of living expenses in savings. Any emergency savings is better than none.

Pay Down Credit Cards. Pay off one card, or pay down the balances on multiple cards, prioritizing those with the highest rates, and think of all the interest you will avoid paying.

Make an Extra Mortgage Payment. Extra money you put toward your mortgage should go directly toward your loan's principal to reduce the total amount you'll owe. You'll have more equity in your home and pay your mortgage a little sooner.

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Fund Your Child's 529 Plan for College. The 529 plan is a tax-advantaged method of saving for your child's higher education cost.

Treat yourself. Of course, just like your everyday budget, it's not a bad thing to allocate a portion to having fun. Spending money can be like healthy eating – if you don't splurge a little every once in a while, you're more likely to binge eat (or spend) when you feel restricted.

Beware of a few easy traps you can fall into around tax season. Retailers, car dealerships and credit card companies will all try to take advantage of your tax refund, and will offer some tempting sales and financing. Stick with your plan and do your research on any major purchases to make sure you really are getting the best deal.

POST WORKOUT MEALS



Vincent Webb, FCS Agent

Does your stomach start rumbling after a hard workout and do you usually shoot straight for the meal with the most protein? Of course most of us have been trained to go for the meal with the most protein because we have been conditioned to think that protein is the main fuel for our muscles' recovery. I'm here to tell you that the nutrition science says otherwise.

The way the body operates is actually the contrary to what you have been told by your intense gym going friend whom you look up to. Our bodies utilize carbohydrates as our main source of fuel because they are easily broken down into glucose which is the fuel that your body needs in order to carry out processes in the body which includes muscle contraction. The glucose that your body doesn't use right away is then stored as glycogen. Similar to an airplane that has reserve fuel tanks just in case it is needed.

Carbohydrates should be your first stop when building your plate because they actually restore the energy that has been expended by the muscles at work. They will also replenish your glycogen stores that you have tapped into for energy.

Carbs are not only good for refueling your muscles after a workout but they also supply nutrients to other organs especially the brain. When consuming carbs we also need to think about the quality of the carbohydrate. Whole grains, vegetables, and fruits are great sources of carbohydrates and they also provide other key nutrients as well such as fiber, vitamins, and minerals.

Protein is next on the list and it used to repair the muscle tissue that is broken down after a workout more so than it would be to be your main source of fuel replenishment.

The amount of protein should actually be less than that of carbs. If you have engaged in activities where the muscles have been working at a high volume such as powerlifting or simply a heavy resistance workout, then you may need a little more protein. The recommended average ratio for carbs to protein is 3 to 1. Make sure not to wait too long after the work before consuming your meal staying within the window of 10 to 25 minutes if possible.

Last but not least is to make sure that you rehydrate after your workout. The body needs water to actually carry out the processes of refueling and repair that carbs and proteins are responsible for after a workout. Water helps absorb other nutrients as well such as vitamins and minerals. Now, think about how you want to tailor your meals after working out.

Check out the featured recipe for a black bean burrito from one of our new programs called *Med Instead of Meds* that gives you that combo of carbs and protein. <http://medinsteadofmeds.com/black-bean-burrito/>

- Be sure to check out our YouTube Movement Monday videos

Black Bean Burrito

1 (8-inch) 100% whole-wheat tortilla

½ cup mixed salad greens

¾ cup prepared black beans, drained & warmed

¼ cup shredded Mexican-style cheese (can use another variety according to taste)

½ cup chopped tomatoes

½ avocado, sliced

¼ cup chopped onions (optional)

Directions:

1. Warm the tortilla in microwave for 10 - 12 seconds.
2. Place mixed greens, black beans, shredded cheese and then tomatoes, avocado, and onions on one side of the tortilla.
3. Wrap all ingredients in the tortilla by carefully folding in the sides and rolling the side with ingredients towards the empty side.

BUILDING AN EMERGENCY FUND

Shameca Battle, FCS Agent

An emergency fund is money set aside in a readily accessible savings account for unanticipated events such as unemployment, medical bills, and car repairs. A sum of money to cover basic living costs for three to six months is recommended.

Accumulating Liquid Assets

- These are assets that can be easily converted to cash.
- The majority of these funds should be in accounts that have easy access, like checking accounts.
- Regular or passbook savings and money market accounts are other options.
- Short-term CDs may offer higher interest rates, but ask about early withdrawal penalties.
- Try to distinguish between needs and wants when determining how much you need to keep in the emergency fund.
- The exact amount you should have can vary depending on your access to paid leave time from an employer or even access to other financial resources.

Source: Articles.extension.org

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NEW EMPLOYEE SPOTLIGHTS

My name is Justina Vaughan, and I serve as the EFNEP Adult PA here in Guilford County, NC. I am originally from Ahoskie, NC before I moved here for school in 2008. I enjoy cooking, exercising, traveling, and sleeping on my free time. I am a true Aggie from NCAT and love the color green. Groups can contact me at 336-641-2411 or justina_vaughan@ncsu.edu.

My name is Jordan James, and I am the new Youth EFNEP PA here in Guilford County. I am originally from Hickory, NC and began my college career at Catawba College in Salisbury before transferring to the University of North Carolina at Greensboro to finish my degree in Nutrition. I have a passion for being active and improving the lives of the people around me. Groups can contact me at 336-641-2422 or jjeffer3@ncsu.edu.

Upcoming Classes and Events

Personal Training: Starts May 7th!!

Food Preservation Classes

- Canning Green Beans: May 10th at 5:30 pm
- Canning Strawberries May 24th at 5:30 pm

Safe Plates Course: May 28 & 29, 8:30 am - 5:00 pm

**Contact: Mignon Sheppard, 336-641-2421,
masheppa@ncsu.edu**

Movement Mondays

[http://go.ncsu.edu/readext?
494924](http://go.ncsu.edu/readext?494924)

**NC COOPERATIVE
EXTENSION**



North Carolina State University and North Carolina A&T State University commit themselves to positive action to secure equal opportunity regardless of race, color, creed, national origin, religion, sex, age, or disability. In addition, the two Universities welcome all persons without regard to sexual orientation. North Carolina State University, North Carolina A&T State University, U.S. Department of Agriculture, and local governments cooperating.

For accommodations for persons with disabilities, contact Mignon Sheppard at (336) 641-2421 no later than five business days before the event. Para informarse sobre adaptaciones para personas con discapacidades, comuníquese con Mignon Sheppard llamando al (336) 641-2421 a más tardar cinco días hábiles antes del evento.