

USE LESS, SPEND WISE Challenge

Promoting Comprehensive Family Resource Management

Introduction

The adverse effects of the COVID-19 pandemic have negatively impacted families, especially as related to their resources, finances, and relationships. Recognizing the intersectionality of these stressors, especially as families entered the 2020 holiday season, a statewide family resource management program was created through the Kentucky Family and Consumer Sciences Extension Service. With pandemic-related limitations imposed on accessibility to resources, personal finances, and social connections, the USE LESS, SPEND WISE Challenge was designed to promote resilience, coping, and adaptation across these areas.

To comprehensively strengthen family resource management skills, FCS Extension Specialists designed innovative programming around national *Use Less Stuff Day*—November 19. This novel holiday encourages the reduction of “useless” consumption as it encourages people to “use less stuff.” The message was timely given that many Kentuckians had fewer resources to use and less money to spend during the 2020 holidays due to COVID-19 financial challenges. Further, holiday spending was at an all-time high pre-pandemic with Americans spending more than \$1 trillion dollars during the 2018 holiday season, and that number rising another 4.5% during the holidays in 2019. Recognizing that for many Kentuckians 2020 would look different than past years, FCS Specialists brainstormed proactive solutions to creatively teach family resource management.

Program Objectives

Despite the COVID-19 pandemic, Kentucky families still sought ways to save money while making the season a merry one; however tighter budgets were compounded by pandemic-related supply shortages. Further, travel and social relationships also proved difficult as families considered ways to connect with loved ones while adhering to strict social distancing protocol. Because family resources such as mental health and social capacity can serve as buffers against adversity and stress,

it became vital to create family resource management programming that taught smarter ways to stretch consumer dollars and resources while sustaining familial and social relationships.

To raise awareness related to becoming more mindful consumers and help Kentucky families address the identified needs (i.e., strained resources, finances, and relationships), FCS Extension Specialists challenged families to join the statewide USE LESS, SPEND WISE Challenge—an innovative initiative specifically designed to strengthen family resource management skills. The USE LESS, SPEND WISE Challenge was built upon a resiliency framework. Participants completed experiential activities designed to help them along three program objectives: (1) USE LESS, to maximize resources and reduce useless consumption; (2) SPEND WISELY, to stretch budgets and become mindful spenders; and (3) PRICELESS, to create memories and discover cost-effective, safe ways to connect with others despite COVID-19 restrictions or hardships.

Target Audience

Given the scope of pandemic-related stressors felt across the state, the program’s intended audience included all Kentucky households. The USE LESS, SPEND WISE Challenge was open to all households in the state (individual or family), and educational programming was disseminated at the county and state levels regardless of whether constituents formally participated in the program.

Program Description

Program Development, Delivery, and Innovation

The USE LESS, SPEND WISE Challenge ran from November 1-19, 2020. The challenge was designed to help state constituents become more mindful consumers as they learned ways to “use less, spend less, and stress less” while maximizing their resources, budgets, and relationships. To promote and deliver the program, an interdisciplinary and multimodal model was used to reach the intended audience. Deliberate attention was given to creating cross-disciplinary collaborations between four distinct FCS content areas: Family Finance and Resource Management; Nutrition and Dietetics; Parenting and Child Development; and Family Health.

To reach audiences more comprehensively, thoughtfulness also was given to various methods of constituent responsiveness and individual preferences for receiving outreach materials during the COVID-19 pandemic. Printed materials were provided for grab-and-go bags or other county-level distribution methods where technology was not the preferred delivery modality, while digital resources were provided for those whose proclivity leaned toward technology. Professionally printed deliverables were supplied for county-level dissemination in all 120 Kentucky counties (as well as digital versions) that included an educational trifold/folder with an activities grid, a MONEYWISE Financial Management newsletter, and a *Basic Budget Builder* worksheet.

In addition to digital and print resources, other delivery methods were utilized in the promotion, education, and outreach of this program. These include a 60-minute statewide webinar hosted on Zoom and Facebook Live; a podcast episode of Talking FACS, a nationally award-winning podcast produced through Kentucky FCS Extension; six information releases, which were written for county Extension agents to publish in newsletters, newspapers, fact cards, or websites; social media graphics posted on Facebook and Instagram; interactive online calendar posts highlighting daily activity suggestions during the challenge period; and an 8-part short video series. The 60- to 90-second educational videos were collaborations with Extension specialists within the aforementioned FCS content areas. The video series included a promo and wrap video, as well as six educational videos each highlighting one or more interdisciplinary challenge activities.

Program Implementation: Taking the Challenge

To formally take part in the USE LESS, SPEND WISE Challenge, participants received a list of 24 activities with corresponding educational materials from their county Cooperative Extension office. The activities were displayed on a challenge grid and were divided between three categories: USE LESS, SPEND WISELY, and PRICELESS. Between November 1-19, 2020, participants were encouraged to complete six or more activities, then submit results using an online or printed program evaluation. The dates of the challenge were selected for two reasons: (1) the dates aligned well with

the approaching holiday season and allowed for the promotion of families “using less, spending less, and stressing less” during the holidays; and (2) the statewide program would culminate on November 19, 2020—*Use Less Stuff Day*. The novelty of this holiday helped the program team creatively promote the USE LESS, SPEND WISE Challenge and reinforce the message of reducing “useless” consumption and spending. (See *Supporting Materials for examples of program deliverables*.)

Program Impact

Program Evaluation and Results

Impact for this family resource management program was measured through an evaluation survey instrument submitted by participants who chose to complete the USE LESS, SPEND WISE challenge and report results. From the evaluations received, 292 participants from 44 Kentucky counties reported a total of 920 completed household activities. Responses represented all 24 activity options: USE LESS, 333; SPEND WISELY, 284; and PRICELESS, 303. At least 34 households reported keeping a daily spending diary, and 27 reported using the *Basic Budget Builder* worksheet. Another 55 households identified one or more personal spending leaks during the challenge, the most common of which were: shopping and impulse buying (17), eating out/fast food (14), purchasing candy, snacks, or other foods/groceries (14), and buying beverages such as coffee and soda (10). Other quantitative and qualitative data was captured; all participant and agent feedback was positive.

Marketing and Expanded Visibility

Further impact was measured through the reported reach of program deliverables. Related educational programming was provided through statewide and county-level programming regardless of whether or not constituents chose to formally participate in the challenge. Metrics captured by FCS Extension estimated cumulative state reach at over 100,000 Kentuckians for the comprehensive USE LESS, SPEND WISE program. (See *Program Description section for full content list*.)

To maximize visibility, all materials produced for the challenge were branded to emphasize the connection to Kentucky Cooperative Extension. Additionally, the videos included a repeated

outro that shared the mission and scope of the University of Kentucky Family and Consumer Sciences Extension Service and Kentucky Cooperative Extension. Additionally, the first 200 households to complete the challenge received a free insulated, reusable FCS lunch tote to assist them in continued efforts to save money by packing healthy lunches from home when on the go.

To further extend user engagement and publicity efforts, participants were encouraged to submit photos or tag the University of Kentucky FCS Extension Service on social media during the challenge using the hashtag: #UseLessSpendWise. Lastly, to demonstrate the ease of the challenge; its innovative and experiential approach; and to showcase fun ways to incorporate family resource management practices into everyday routines, all Kentucky FCS Extension specialists and associates were invited to submit photos of their households completing challenge activities that could be used in promotion and/or in the live webinar. *(See Supporting Materials for examples of submissions.)*

Program Expansion

Plans to expand the program are underway. Deliverables are being reformatted to eliminate specific references to date, year, and season so that materials can be used anytime. Also, a corresponding publication and activity series is in production to offer the program as a mini-curriculum or lesson sequence. These revised materials will undergo external peer review, as they will be published through the Kentucky Cooperative Extension Agricultural Communications Service. Further, at deadline, two national conference proposals are under review to present program concepts and materials in concurrent workshops to external Extension professionals.

The initial implementation of the USE LESS, SPEND WISE Challenge suggests it to be an innovative, interdisciplinary approach to promoting family resource management education. It includes experiential ways to foster financial and social resilience during the COVID-19 pandemic, and it imparts practical, interdisciplinary ideas for increasing consumer mindfulness. This original Extension programming promotes resilience, coping, and adaption skills among constituents at a time when families need additional tools to combat stressors associated with recessionary economic times.

USE LESS. SPEND WISE.

TAKE THE USE LESS, SPEND WISE CHALLENGE!

USE LESS	DITCH THE DISPOSABLES Go a day without disposables like paper plates, napkins, plastic baggies, straws, and cutlery. Instead choose items that can be washed and reused.	DECLUTTER A SPACE Tackle a cluttered area of your home. A junk drawer? Closet? Attic or basement? Clear out what you no longer need or use. Sell or donate what may benefit someone else.	STUFF SWAP Finished a book? Changed home décor styles? Kids outgrown toys or clothes? Host a "stuff swap" with your friends or neighbors. Everyone brings items they no longer use to swap.	GIFTING EXPERIENCES Rather than gifting a useless item this holiday season, choose to give someone an experience instead. Plan a day to go to a low- or no-cost museum, park, or local landmark.
	MINIMIZE YOUR MAIL Sign up for paperless statements with a service provider and shred unneeded paperwork. Learn how long to keep what bill at http://bit.ly/moneywiseorganize .	HYDRATE FROM HOME Bottled water, sodas, and to-go beverages create waste for the environment (and your wallet). Bring a reusable water bottle or cup with you on the go.	TAP THE THERMOSTAT Save on heating and cooling bills by adjusting your thermostat at least two degrees. Dress in layers for warmth, or open a window to let in cool fall breezes.	FOREGO THE BOWS This holiday season, give gifts in useful containers that double as part of the gift, rather than using throw-away packaging and wrapping materials.
SPEND WISELY	PACK A LUNCH Commit to packing your lunch at least 3 days this week. Skip the drive-thru value meal and value your wallet instead.	SHOP YOUR PANTRY Inventory your freezer and pantry then make a weekly meal plan using what you have on hand first rather than buying more groceries.	SMART GOAL SETTING Choose a SMART financial goal to work toward in 2021, then draft a plan. SMART goals are Specific, Measurable, Attainable, Relevant, and Timed.	BE A BARISTA If you love specialty coffee and tea, challenge yourself to bypass the barista and brew your beverages from home this week. At \$3 to \$5 per cup, you'll save a latte!
	REPAIR YOUR LEAKS Inspect your spending habits. Jot down frequent purchases – from dining out, to coffee, hobbies, streaming, pets, or shopping trips. Look for ways to plug spending leaks that are draining your budget.	CHANNEL YOUR CHEF Think of your favorite restaurant meal, then make a copycat version at home for less. Find a recipe, shop for ingredients, and taste the savings.	CURB CONSUMPTION Break the habit of useless spending. Challenge yourself to a no-spend day. Plan ahead for groceries and gas, and apart from bills, choose a day to commit to no extra spending. Successful? Go for a second day.	BUILD A BUDGET Break down your monthly bills, expenses, debt, and income. Using the included Basic Budget Builder, create a working budget to help you visualize your income vs. expenses as you wrap up 2020.
PRICELESS	TAKE A HIKE Enjoy the crisp fall air and go for a 30-minute walk around your neighborhood or a local park, or find a free trail to hike.	HOMEMADE HAPPINESS Handmake a gift for someone this holiday. Consider your time, talent, and resources to create a gift from the heart.	BOTTLE UP 2020 As if you could forget the year 2020, make a time capsule with items to remember this unique time in history.	GIFT YOUR TIME Choose someone who could use a hand, and offer to help them with a DIY project or task that could save them money.
	GET YOUR GAME ON Bored? Try a board game! Or a puzzle, charades, videogame, cards, or outdoor fun – from cornhole to catch. Game nights minimize costs and maximize memories.	READ A BOOK Unplug from technology with a book. Try reading a chapter book aloud with your kids, or finish a novel. Browse free selections for all ages at your local library.	SELF-CARE SAVINGS Invest in yourself with some no-cost TLC. Unwind with a DIY mani-pedi, watch a movie, or tackle an overdue home project – something that rejuvenates you. No retail therapy needed.	DIGITAL DINING Don't let physical or social distance keep you from sharing a meal with your loved ones. Set up a digital call while you dine. For even more fun, coordinate your recipes.

CONNECT WITH US ONLINE!



Most recent newsletters can be found
<https://fcs-hes.ca.uky.edu/moneywise/newsletters>

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USE THIS FOLDER TO HELP YOU ORGANIZE YOUR MONTHLY BUDGET, STORE BILLS OR OTHER IMPORTANT FINANCIAL DOCUMENTS, OR TO KEEP RECIPES FOR MEAL PLANNING.

Holidays at HOME



USE LESS, SPEND WISE CHALLENGE!

College of Agriculture,
Food and Environment
Family and Consumer
Sciences Extension

USE LESS > USELESS

We are all guilty of useless spending and useless consumption habits. However, as many families across Kentucky have less to spend this holiday season, it is becoming increasingly important to learn smarter ways to stretch our dollars and manage our resources. When you couple tighter budgets with pandemic-related supply shortages, this holiday season may look and feel different from years past.

To better manage in these tough times, this November, we are challenging families across the Commonwealth to become more mindful consumers by participating in the Use Less, Spend Wisely Challenge. Participants will complete activities designed to help them use less and spend wisely, all while discovering no- and low-cost ways to connect with others.

In honor of Use Less Stuff Day, which is celebrated the third Thursday of November, we invite you to take part in the Use Less, Spend Wisely Challenge! This year Use Less Stuff Day falls on Nov. 19, 2020. The informal holiday began as a way to raise awareness of the mindless spending and increased waste generated during the holidays, encouraging Americans to rethink what they buy and use. By changing these consumption habits, we not only help the environment but our wallets and relationships too!

SPENDING LEAKS

Benjamin Franklin once said, "Beware of little expenses. A small leak will sink a great ship." Mindless and useless spending often go hand-in-hand. Spending leaks are those small, seemingly harmless purchases that have the potential to drain your budget over time. Consider the little things you buy often, such as snacks, beverages, digital downloads, lottery tickets, or other impulse buys. These are your spending leaks. To track your spending leaks, consider keeping a daily spending diary. Record every purchase or expense, no matter how small, for a set amount of time like a week or month. This will give you an accurate representation of your daily spending habits and can help you detect spending leaks or useless spending trends. Small expenses can add up quickly. Consider what expenses you can do without. How could you save money by spending differently?

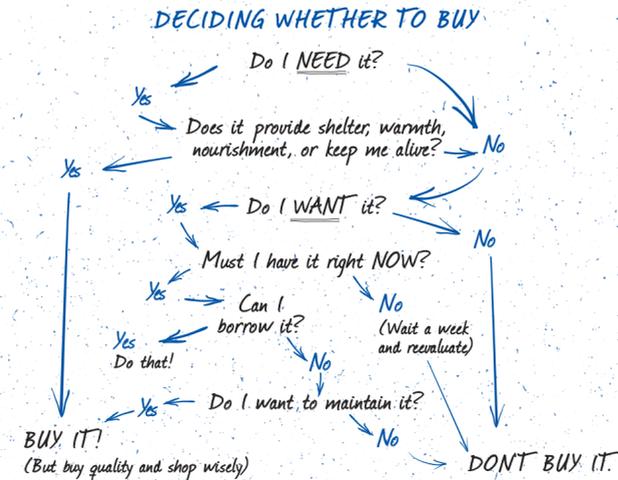
PRICELESS MOMENTS

Time is one of our most valuable assets. However, the value we place on our time is often an underrated commodity and undermanaged resource. By devoting time to a personal or professional project, we become vested in its success. When we invest our time in something or someone, we tend to value the object or connection more. When we invest time in others, our relationships are strengthened, and we make valuable memories. As you explore ways to use less and spend wisely this holiday season, consider how you invest your time. The benefits may be priceless!

SHARE A PHOTO OF YOURSELF PARTICIPATING!
#USELESSPENDWISE

NEEDS VS. WANTS

When we make a purchase, it generally falls into two categories: Needs and Wants. **Needs** are things we must have in order to survive, such as food, clothes, and shelter. Needs also include things we may be required to take care of, such as debts and obligations. **Wants** are goods or services we desire or wish to have. We can choose to go without our wants. Doing without may cause disappointment, but will not affect survival. When there is not enough money in our budget for everything, we must make a choice. Do we need it, or do we want it? The next time you find yourself debating a purchase, use this decision tree as you weigh your options. Delaying wants allows you to research quality and price, or even explore other options such as borrowing.





BASIC BUDGET BUILDER

INCOME

List all money that you **receive** to determine your total income. As this is a monthly budget, calculate the amount you receive within a month's time. If this is a household budget, consider all sources and total them together. For example, if two household members earn wages, total the monthly income.

INCOME SOURCE	MONTHLY AMOUNT
WAGES	
CHILD SUPPORT	
ALIMONY	
SOCIAL SECURITY	
UNEMPLOYMENT	
OTHER BENEFITS	
OTHER INCOME (INTEREST, DIVIDENDS, GIFTS, ETC.)	

TOTAL = _____

BASIC BUDGET SUMMARY			
_____	-	_____	= _____ ?
TOTAL INCOME		TOTAL EXPENSES	

NOTES ON EXPENSES

* Pay yourself first! Plan to save a portion of your income each month. Do this before paying nonessentials and make it automatic if you can.

** Occasional expenses may only come once or twice a year, but still need to be planned so money is available for them. These might include birthdays, holidays, vacations, back-to-school expenses, taxes, license plates, oil changes, car expenses, etc.

EXPENSES

List all money that you **spend** or owe to determine your total expenses. As this is a monthly budget, calculate the total amount you spend within a month's time. If this is a household budget, consider all sources and total them together. For example, if two household members drive vehicles, total the monthly insurance, gas, etc., for both.

EXPENSE SOURCE	MONTHLY AMOUNT
SAVINGS*	
HOUSING (RENT OR MORTGAGE, INCLUDING ESCROW OR INSURANCE)	
WATER/SEWAGE/GARBAGE	
ELECTRIC	
HEAT/GAS/OIL	
PHONE (CELL AND/OR LANDLINE)	
INTERNET	
TELEVISION (CABLE, SATELLITE, STREAMING, ETC.)	
AUTO LOANS/LEASES/INSURANCE	
AUTO FUEL/PARKING	
PUBLIC TRANSPORTATION	
HEALTH INSURANCE	
HEALTH-CARE BILLS/MEDICAL	
MEDICINE/PRESCRIPTIONS	
CHILD CARE/ELDER CARE	
PET CARE	
SUPPORT PAYMENT	
EDUCATION	
FOOD (GROCERIES, RESTAURANTS, SCHOOL LUNCHES)	
HOUSEHOLD NEEDS/SUPPLIES	
CLOTHING/SHOES/LAUNDRY	
PERSONAL (HAIR, NAILS, ETC.)	
RECREATION/ENTERTAINMENT	
DEBT (CREDIT CARD/OTHER)	
OCCASIONAL EXPENSES**	
GIFTS/DONATIONS	
INVESTMENTS	

TOTAL = _____



VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE



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NOVEMBER 2020

THIS MONTH'S TOPIC:

BEING A MINDFUL HOLIDAY CONSUMER: USE LESS, SPEND WISE CHALLENGE

In honor of Use Less Stuff Day, which is celebrated the third Thursday of November, we invite you to take part in the Use Less, Spend Wi\$e Challenge! This year Use Less Stuff Day falls on Nov. 19, 2020. The holiday began as a way to raise awareness of the mindless spending and increased waste generated during the holidays. It encourages people to rethink the useless stuff they buy and consume. By changing these habits, we not only help the environment, but our wallets and relationships too!

Use less > useless

We are all guilty of useless spending. However, many families across Kentucky have less to spend this holiday season. When you couple tighter budgets with pandemic-related supply shortages, it is important to learn smarter ways to stretch our dollars and our resources. To manage better in these tough times, the University of Kentucky Cooperative Extension Service is challenging families to join the Use Less, Spend Wi\$e Challenge. Participants will complete activities designed to help them use less, spend wisely, and discover low-cost ways to connect with others.

Holiday waste and spending

It is reported that Americans discard 25% more trash from Thanksgiving to New Year's than any other time during the year. That 25% represents upwards of 25 million tons of garbage. All that garbage is filled with single-use disposable plates, napkins, cutlery, ribbon, and wrapping paper adorned with festive, holiday themes. In fact, it is estimated that enough ribbon is wasted during the holiday season to tie a bow around Earth. That's approximately 38,000 miles.





Americans also spent more than \$1 trillion dollars during the holidays in 2018. That number rose another 4.5% in 2019. With holiday spending at an all-time high pre-pandemic, the 2020 holiday season will likely look different for many Americans. COVID-19 financial challenges might cause people to adjust their holiday budgets. To avoid going into debt over the holiday season, shoppers should look for ways to use less and spend wisely. Kentucky Cooperative Extension is here to help.

Curbing consumption

This year especially, as budgets are stretched thin and resources are tight, the Use Less, Spend Wi\$e Challenge can help you become more mindful of useless spending and consumption habits. The challenge has three main objectives. The first is to help Kentuckians USE LESS in order to reduce environmental waste. The second is to help Kentuckians SPEND WI\$ELY to reduce useless spending. Finally, the third is to highlight PRICELESS activities to connect Kentuckians in no-cost or low-cost ways.

Example activities include:

FOREGO THE BOWS – This holiday season, give gifts in useful containers that double as part of the gift. Don't use throwaway packaging and wrapping materials.

PACK A LUNCH – Commit to packing your lunch at least three days this week. Skip the drive-thru value meal. Value your wallet instead.

BOTTLE UP 2020 – As if you could forget the year 2020! Make a time capsule with items to remember this unique time in history.

Take the Use Less, Spend Wi\$e Challenge

To join in the Use Less, Spend Wi\$e Challenge, contact your county Kentucky Cooperative Extension office. They will give you a list of activities designed to help you become a more mindful consumer. The challenges are divided by three categories: USE LESS, SPEND WI\$ELY, and PRICELESS. Complete six or more activities, then visit <https://www.facebook.com/MoneyWise> for the official challenge link. From there, you can note which activities you completed. You must submit entries by 11:59 p.m. EST on Thursday, Nov. 19, 2020 – Use Less Stuff Day! Share the fun! Post a photo of you participating in a challenge activity on Facebook or Instagram with #UseLessSpendWise. The first 200 participants will receive a reusable lunch tote to save money on food when you're on-the-go! (One prize per family unit)

References:

Dautovic, G. (2020, Jun. 18). "Christmas Spending Statistics: Deck the Halls with Boughs of Money." <https://fortunly.com/statistics/christmas-spending-statistics/>

"Fun Holiday – Use Less Stuff Day." (Retrieved Sept. 11, 2020) <https://www.timeanddate.com/holidays/fun/use-less-stuff-day>

Stanford University Waste Reduction, Recycling, Composting and Solid Waste Program. "Frequently Asked Questions: Holiday Waste Prevention." (Retrieved Sept. 11, 2020) <https://lbre.stanford.edu/pssistanford-recycling/frequently-asked-questions/frequently-asked-questions-holiday-waste-prevention>

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Holiday Budget Buster Close-Up

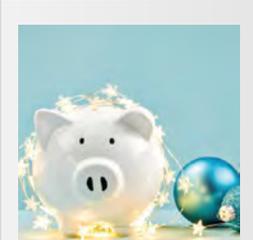
Dr. Nichole Huff, Assistant Extension Professor
 Kelly May, Senior Extension Associate
 Family Finance and Resource Management



1



2



Use Less, Spend Wisely Challenge

Why pay attention to your 2020 Holiday Budget?

- Resources
- Finances
- Connections with others

3



Use Less Stuff Day

November 19, 2020






4



What is Mindless Consumption?

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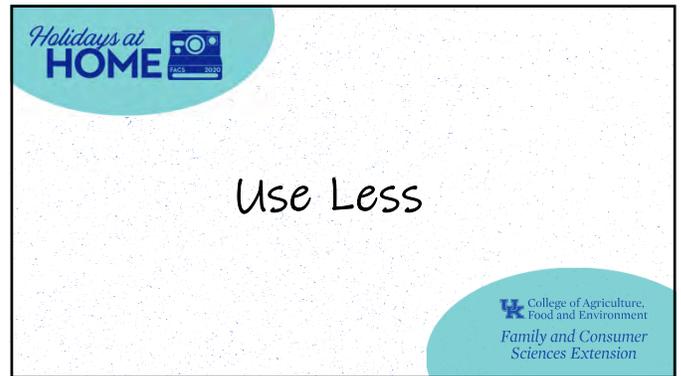
Considering Consumption

- Supply shortages
- Spending & consumption habits
- Family resource management

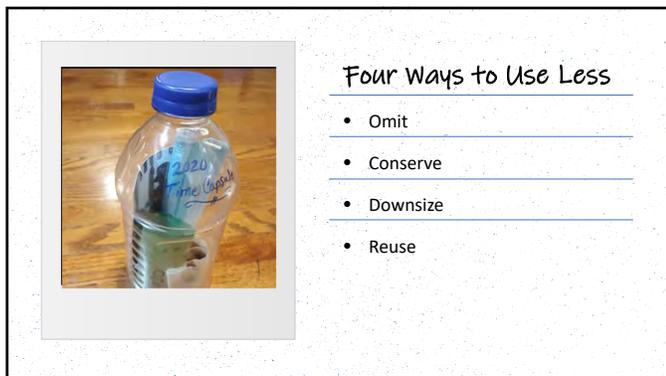
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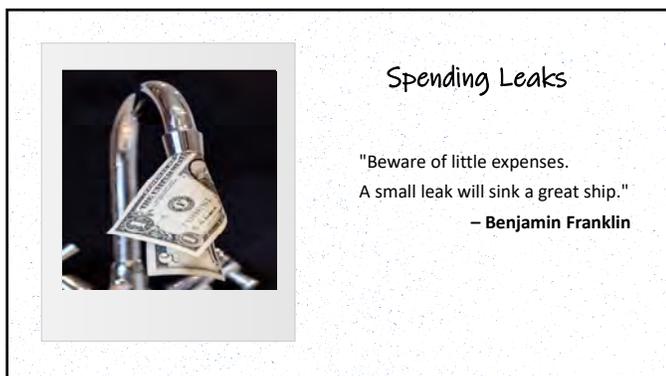
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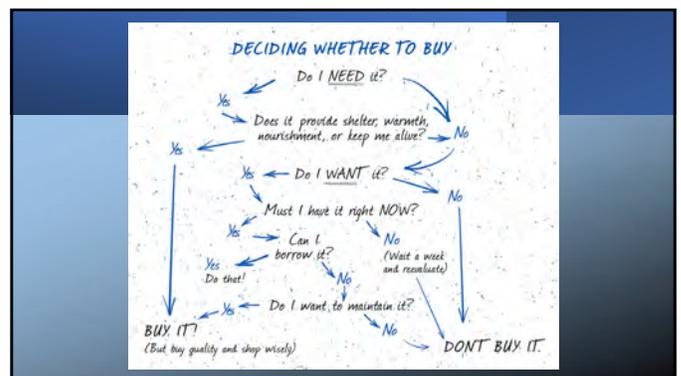
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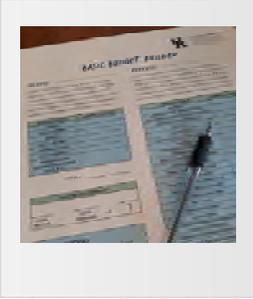
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12



Building a (Holiday) Budget

- Track income and expenses
- Expenses exceed income = DEBT
- Income exceeds expenses = SAVINGS

13



COVID Holiday Shopping

14



Priceless Memories



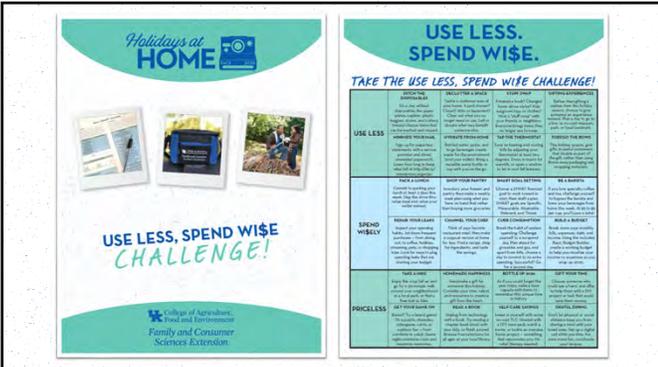
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Take the Use Less, Spend Wi\$e Challenge!

MONEYWISE
VALUING PEOPLE. VALUING MONEY.

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USE LESS. SPEND WISE.

TAKE THE USE LESS, SPEND WISE CHALLENGE!

USE LESS	REUSE YOUR MONEY	SMART PHONE BUYING	BE A BAKER
SPEND WISELY	TAKE THE NEW YEAR	SAVE CONSUMPTION	BE A BAKER!
POCKETLESS	PERSONAL CHALLENGES	SET UP A PLAN	GET YOUR TIME

17



Homemade Happiness

18



19



20



21



22



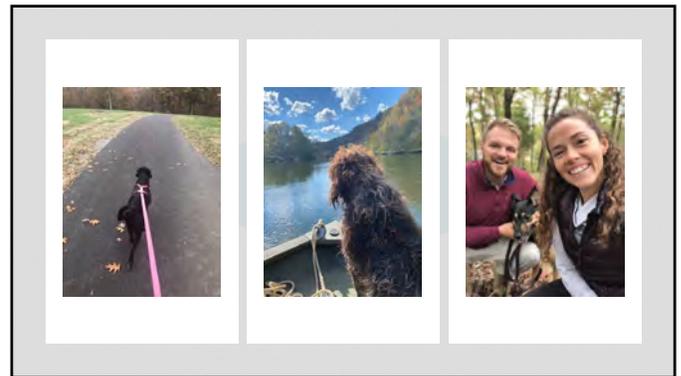
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November 19, 2020

How to Enter:

- FCS Agent → Challenge materials
- Visit @moneywise on Facebook
- ukfcs.net/UseLessSpendWise

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Stress Less!

- Set realistic holiday expectations
- Simplify the season
- Communicate with friends/family
- Be INTENTIONAL about having fun

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Holidays at HOME 

"Waste Not, Want Not"



29

Holidays at HOME 

Holiday Budget Buster Close-Up

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Live Links to USE LESS, SPEND WISE Videos:

1. “Bottle Up 2020”
<https://www.facebook.com/1784577524889075/videos/1585111515012892>
2. “Homemade Happiness”
<https://www.facebook.com/1784577524889075/videos/362222638200039>
3. “Shop Your Pantry”
<https://www.facebook.com/1784577524889075/videos/359657735332381>
4. “Forego the Bows”
<https://www.facebook.com/1784577524889075/videos/405710564170162>
5. “Pack a Lunch and Ditch the Disposables”
<https://www.facebook.com/1784577524889075/videos/3742515012477210>
6. “Take a Hike”
<https://www.facebook.com/1784577524889075/videos/2824730294462116>
7. USE LESS, SPEND WISE Promotional Video
<https://www.facebook.com/1784577524889075/videos/2174892399321075>
8. “That’s a Wrap” Conclusion Video
<https://www.facebook.com/1784577524889075/videos/427459901599651>
9. Recording of Live Webinar
<https://www.facebook.com/1784577524889075/videos/361729554930674>