Use Your Tax Refund Wisely

Many consumers are trying to reduce debt and increase savings. With competing priorities, you may find it challenging to decide how to use your tax refund. Make a commitment to use part of it to reach your financial goals. A helpful rule of thumb is to allocate 80 percent of your refund in ways that will help your family meet long-term financial goals. Use the remaining 20 percent for fun and recreation.

Follow these guidelines as you consider options for your individual situation.

- Pay down credit card debt. Most of the minimum payment goes toward interest. If you carry a balance every month, only a few dollars of each minimum payment goes toward reducing the principal.
- Open an emergency savings account for unexpected expenses such as replacing a flat tire, car battery, or broken appliance—and keep adding to the account. An emergency savings account helps you stay on track and out of debt.
- Take care of needed home repairs, or apply the extra money to the principal of your home mortgage.
- Make a deposit into a retirement account. Have your tax refund deposited directly into a Roth IRA (Individual Retirement Account) or contribute to a traditional IRA.
- Start an education fund for family members. Education can be one of the biggest expenses a family incurs. Saving early will help make education dreams a reality.
- Evaluate your savings. Use your refund to open a savings account. Make it a habit to add a designated amount each month.

Strategies for Healthy Eating

Eating healthfully, whether at home, school, or work, can present a challenge. Use these tips to help make healthy food choices easy.

- Choose more fruits and vegetables. Eating a variety of fruits and vegetable gives you the necessary vitamins, minerals, and fiber for your body to function at its best. Most people should eat 2½ to 6½ cups of fruits and vegetables each day depending on age, gender, and activity level. Stir fry vegetables, or toss a colorful fruit or vegetable salad.
- Visually divide your plate into thirds. Fill two-thirds with fruit, vegetables, and grains. The last third is for beans, low-fat dairy products, eggs, or meats.
- Eat calcium-rich foods. Choose fat-free or low-fat milk, yogurt, and other milk products. If you cannot consume milk products, choose lactose-free products or foods and beverages fortified with calcium.
- Look for the word “whole” in the ingredient list. The high dietary content of whole grains—with the bran, endosperm and germ intact—helps you feel full longer and will help you get the fiber your body needs. Whole grains include wheat, whole oats and oatmeal, whole rye, whole-grain corn, millet, popcorn, brown rice, whole-grain barley, wild rice, buckwheat, triticale, bulgur, quinoa, and sorghum. Refined grains have the bran and germ removed. White bread, white rice, and products made with white flour are examples of refined grains or foods.

(Continued on next page)
Protect Yourself from Fraud

Protect yourself from criminals and con artists by learning how they work and whom they target.

Protect your bank account. Never send money, give credit card information, or offer online account information to anyone you do not know and trust. Check your bank account and credit card statements carefully when you receive them. Contact your banking institution immediately if you see transactions that you do not recognize or cannot explain. Safeguard your credit cards and automated teller machine (ATM) cards. Personal identification numbers (PIN) should not be shared with anyone, and never store the PIN with your card.

Be a cautious consumer. Do not be pressured into making a decision. Thoroughly read all parts of the terms and agreements before signing a contract. Walk away if pressed for an immediate decision.

Don’t be gullible. Beware of products or schemes that guarantee winnings, income, or health benefits. Keep in mind there are no get-rich-quick guarantees, no magic pills or safe options for instant weight loss. Be leery of offers for medicines, supplements, or other treatments. Always consult your health care provider before making such purchases.

Protect your identity. Provide personal details and information only when you have initiated the contact, it is absolutely necessary, and you trust the other party. Cut up or shred old bills, statements, and credit or identification (ID) cards so scammers cannot get your personal information. Check your credit report annually to detect whether someone is using your personal information to borrow money. Make it a habit to research any offer before sending money or giving out your personal information.

For more information about consumer protection, go to the North Carolina Department of Justice at http://ncdoj.gov.

Healthy eating (continued from front page)

made with refined grains. "Multigrain" or "made with whole grain" products may contain little or no whole grain.

• Rethink your drink. Soft drinks, sport drinks, sweet tea, and other drinks sweetened with sugar or high fructose corn syrup are loaded with calories that can add up quickly throughout the day. Limit your consumption of sweet drinks, including juice and juice drinks, by choosing water and low-fat milk. Keep water and calorie-free beverages on hand at work, in the car, and at home. Carry a water bottle with you and refill it throughout the day.

• Eat healthfully when dining out. Eating out has become a way of life for many families. Eating food prepared at restaurants typically means larger portions; more fat, sugar, and calories; and fewer fruits and vegetables. Strategies to lower calories when eating out include:
  • Go to restaurants that serve low-fat options and be sure to choose those items.
  • Avoid menu items that are described as crispy, creamy, sautéed, pan-fried, buttery, breaded, or stuffed. Choose simple grilled or broiled seafood, chicken, pork, or beef with no sauce or sauce served on the side.
  • Split an entrée, order an appetizer as an entrée, or take home part of your meal.
  • Choose a baked potato topped with chopped onions, peppers, and salsa instead of fried sides.
  • Skip salad dressings and sauces. In stead, drizzle with olive oil and vinegar.
  • Stock your pantry for healthy meals. A pantry stocked with pasta and rice, canned meats and beans, fruits and vegetables, and your favorite spices and condiments is a must for home-cooked meals. Keep ready-to-cook chicken and other lean meats and vegetables in your freezer. Each week replenish the refrigerator with eggs, dairy products, and seasonal fruits and vegetables. Having the ingredients on hand makes it easy to quickly put together a delicious meal.
  • Try a stir fry for a quick and healthy meal! Stir frying is quick, uses a mini- mum of added fat, requires only one pan for easy clean-up, and can include an endless variety of vegetable combinations. Cooking meat and vegetables quickly retains their texture and flavor.

BASIC VEGETABLE STIR FRY

1. Wash and cut vegetables of your choice into small, even-sized pieces.
2. Heat one tablespoon (or less) of vegetable oil over high heat.
3. Keep the heat high and add vegetables to the pan in order of firmness—harder foods first (such as carrots), ending with softer foods (such as squash). With a spatula, move vegetables around in the pan to keep them from sticking.
4. Cook the vegetables for a few minutes until they are brightly colored and still crisp.
5. Add ¼ cup of your favorite sauce: low-sodium soy sauce, bottled stir-fry sauce, or teriyaki marinade.
6. Stir fry until all vegetables are thoroughly coated.
7. Serve with your choice of whole grain.
Read with Your Child

Children who enjoy reading and who read well increase their chances for academic success. Reading builds language and listening skills and helps children express themselves more confidently, easily, and clearly, both orally and in writing. In addition, reading helps develop creativity and imagination.

Follow these tips to make reading an integral part of your family’s daily life.

- Be a reading role model. Read for pleasure at home with your children and by yourself.
- Keep reading material on hand in rooms throughout the home. Include newspapers, magazines, comic books, paperbacks, and hard-cover books. Fill your child’s room with books and magazines that are interesting and exciting.
- Encourage activities that require reading. For example, while preparing food ask your child to read the recipe. When playing board games, let your child read the directions. Encourage your child to use a reference book or computer to learn more about discoveries made on a hike or during a walk on the beach.
- Establish a daily reading time. Each day at this time turn off electronic equipment, turn on good lighting, and snuggle close with your child. Let your child choose a book and read it together.
- Make a visit to the library with your child a weekly event. Encourage your child to choose books that can be both shared together and enjoyed independently. Help your child apply for a library card.
- Consider establishing a book exchange with your friends and neighbors.
- Learn about the reading program at your child’s school and supplement the program at home. Consider volunteering in the classroom or school library to show that reading and learning are a priority in your family.

What’s in season?

Strawberry season in North Carolina begins in April. Enjoying cool, fresh, locally grown strawberries is a great way to welcome the warmth of spring. Strawberries are both delicious and nutritious. One cup (six to nine berries) provides 140 percent of recommended daily vitamin C with no fat, cholesterol, or sodium and only 50 calories. Strawberries are a good source of fiber, iron, calcium, folate, and vitamin A.

North Carolina ranks third in the United States with nearly 2,000 acres producing about 19 million pounds of strawberries each year. This delicious fruit accounts for roughly $18 million of annual farm income in North Carolina. Almost all of the berries produced in North Carolina are sold for fresh market right here in the state at pick-your-own locations, farm stands, farmers markets, or local supermarket chains.

To preserve for enjoyment after the season, freeze individual berries on a cookie sheet, transfer to an airtight container, and store in the freezer. Frozen strawberries retain the nutritional benefits of fresh strawberries.

To learn more, visit the North Carolina Strawberry Association at http://www.ncstrawberry.org/.

Farmers Markets

North Carolina farmers markets are great places to find local, fresh produce and meet the people who grow it. Farmers markets are increasing in number throughout the state. Currently there are more than 130 markets. Buying from farmers markets is a great way to support the local economy, and it allows you to provide your family with healthy meals that feature local, seasonal fruits and vegetables. In addition to produce, many markets offer a wide variety of other products including meat, honey, cut flowers, soaps, nursery plants, eggs, artisan cheese, baked goods, and more.

Check these sites to find a farmers market or pick-your-own farm:

- www.localharvest.org
- www.NCfarmfresh.com/
- www.foothillsfresh.com
- www.agr.state.nc.us/NCproducts/
- www.pickyourown.org/NC.htm
The United States Department of Health and Human Services defines health literacy as the ability to obtain, understand, and use information to make wise health choices. Health literacy includes basic skills like filling out medical and insurance forms, reading menus and understanding food labels, and being able to understand explanations and instructions from a health care provider. People with low health literacy skills may leave their health care provider or pharmacy without understanding how to take their prescriptions as intended. The North Carolina Health Literacy Council (NCHLC) reports that most patients forget up to 80 percent of what their doctors tell them as soon as they leave the office. Nearly 50 percent of those who remember the instructions recall them incorrectly.

Through education, individuals with low health literacy skills can learn to take charge of their health and the health of their family. Patients learn to ask their health care provider three specific questions about their health care.

1) What is my main problem?
2) What do I need to do?
3) Why is it important for me to do this?

For more information about how you can become involved in promoting health literacy in your community, go to www.uncg.edu/csr/healthliteracy.