

# Kansas Currents

K-STATE RESEARCH AND EXTENSION NEWS

## Central Kansas Extension District

[centralkansas.ksu.edu](http://centralkansas.ksu.edu)

Jan. - Feb. 2024

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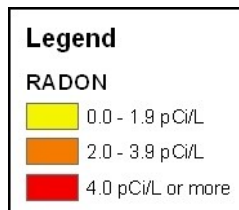
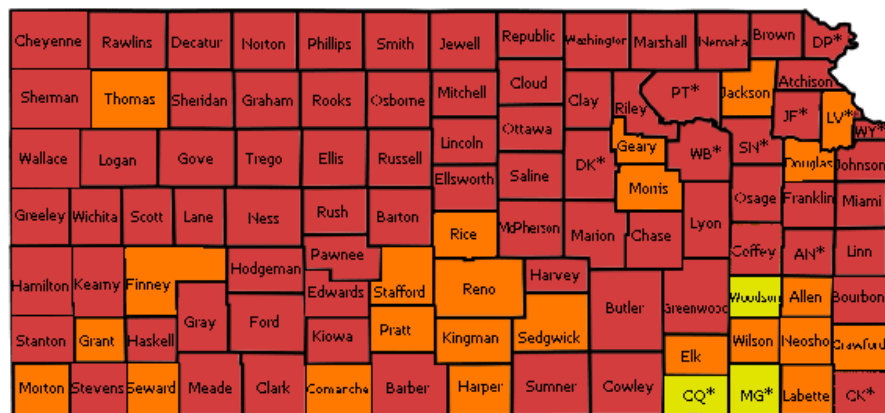
## Radon Action Month

January is both Kansas Radon Action Month (KRAM) and National Radon Action Month (NRAM).

Winter is an excellent time for Kansas residents to test their homes for radon. Radon kits can be purchased at the Minneapolis or Salina office locations.

Here are 6 quick facts about Radon in Kansas:

1. Radon & Lung Cancer: Radon-induced lung cancer is the #1 cause of death in homes. 1 in 4 Kansas homes has high levels of radon.
2. "I'm buying a house. How do I test for radon?" Kansas law requires that all radon testing performed during real estate transactions be conducted by state-certified radon professionals. The list of certified professionals is at [www.kansasradonprogram.org](http://www.kansasradonprogram.org)
3. "How do I test my home for radon?" The only way to know the radon level anywhere is to test. Radon test kits can be purchased at many county extension offices, including the Salina and Minneapolis offices.
4. Radon Data for Kansas: 2019 Kansas Radon Average Values by County
5. "My home has elevated radon levels. What now?" Radon mitigation systems will reduce radon to below 4.0 pCi/L in 95% or more of homes.
6. "Where can I get more information?" 1-800-693-5343 or [www.kansasradonprogram.org](http://www.kansasradonprogram.org)



## Avoid Food Safety Penalties

The final big game of the football season is almost here! If you are planning to host a party to cheer on your favorite team, here's some food safety reminders to plan a safe event.

**Pregame**—First and foremost, wash your hands before preparing any food. Have a food thermometer handy to ensure cooked food or leftovers reach safe internal temperatures.

**Don't play dirty!** – Prevent cross contamination by keeping raw meats and poultry away from the veggie tray or other ready-to-eat foods. Have several utensils ready to keep foods separate also.

**Half time is here!** – How long has your hot or cold food been sitting at room temperature? Use the 2-hour rule and reheat hot foods or chill cold foods for safety. Keep foods out of the temperature danger zone (40-140°F), you just want touchdowns in the end zone!

**Postgame**—Pack leftovers in small shallow containers for quick chilling. You will be a winner!



## Simply Produce

Simply Produce is a produce bundle program between Central Kansas District and Gene's Heartland Foods in Minneapolis.

Community members can purchase produce bundles containing fresh fruits and vegetables for \$15+tax at any register located at Gene's in Minneapolis. Contents in the monthly bundles do vary from month to month.

January purchase dates: January 11-16. Pick-up date and time: Friday, January 19, 12-12:30 p.m.

February purchase dates: February 8-13. Pick-up date and time: Friday, February 16, 12-12:30 p.m.

Purchasing location: Gene's Heartland Foods located at 218 W 3rd, Minneapolis.

Pick up location: Community Bible Church located at 929 N. Rothsay, Minneapolis.



Living Well Wednesday is a virtual learning series hosted by K-State Research and Extension, Family and Consumer Sciences (FCS) professionals from across the state of Kansas.

The Winter 2024 series is a focus on women's health and will begin soon.

**January 10: "Sleep is a Superpower"**

**February 14: "Women's Health and Functional Medicine."**

Register today to attend live or to get the recorded version. <https://bit.ly/47WAPoN>



## February is American Heart Month

February is designated as **American Heart Month**. As a leading cause of death in the U.S., it is important to make your heart a priority. Devoting a little time every day to care for yourself can go a long way toward protecting the health of your heart. Simple self-care, such as taking a moment to de-stress, giving yourself time to move more, preparing healthier meals, and not cheating on sleep can all benefit your heart.

Here are few self-care tips to try every day to make your heart a priority:

### Self-Care Sunday

Find a moment of serenity every Sunday. Spend some quality time on yourself.

### Mindful Monday

Be mindful about your health and regularly monitor your blood pressure or blood sugar if needed. Keep an eye on your weight to make sure it stays within or moves toward a healthy range. Being aware of your health status is a key to making positive change.

### Tasty Tuesday

Choose how you want to approach eating healthier. Start small by peppering up your meals with a fresh herb or spice as a salt substitute. Get adventurous and prepare a simple, new, heart-healthy recipe. Or go big by trying a different way of eating, such as the Dietary Approaches to Stop Hypertension (DASH) eating plan, which is scientifically proven to lower blood pressure. DASH is flexible and balanced, and it includes plenty of fruits and vegetables, fish, poultry, lean meats, beans, nuts, whole grains, and low-fat dairy products.

### Wellness Wednesday

Don't waffle on your wellness. Move more, eat a fruit or vegetable you've never tried, make a plan to quit smoking or vaping, or learn the signs of a heart attack or stroke. You could be

having a heart attack if you have chest and upper body pain or discomfort, shortness of breath, cold sweats, nausea, or lightheadedness. You might be having a stroke if you have numbness in the face, arm, or leg; confusion; trouble talking or seeing; dizziness; or a severe headache.

### Treat Yourself Thursday

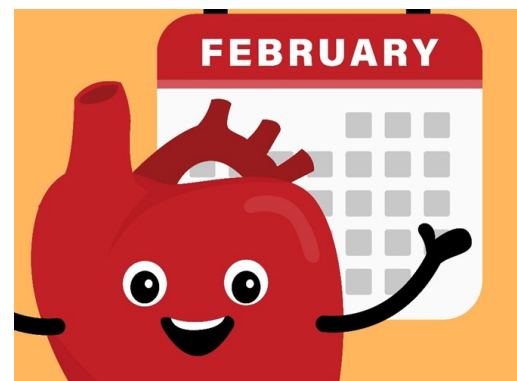
Treats can be healthy. Try making a dessert with fresh fruit and yogurt. Then stretch your imagination beyond food. Host a family dance party, take a few minutes to sit still and meditate, go for a long walk, or watch a funny show. Laughter is healthy. Whatever you do, find a way to spend some quality time on yourself.

### Follow Friday

Follow inspiring people and pages on social media, or text a friend to help you stick to your self-care goals. Remember to take care of your mental health, too. Two of the main hurdles to self-care are depression and a lack of confidence, according to a study published in the *Journal of the American Heart Association*. If your mental health gets between you and your fabulous self, take action to show your heart some love. Reach out to family and friends for support, or talk to a qualified mental health provider.

### Selfie Saturday

Inspire others to take care of their own hearts. Talk about your self-care routine with loved ones or share a selfie on your social media platforms. Having social support and personal networks can make it easier to get regular physical activity, eat nutritious foods, reach a healthy weight, and quit smoking.



## Free Dental Clinic in Salina

The Kansas Dental Charitable Foundation plans to host its 23rd Kansas Mission of Mercy (KMOM) free dental clinic at the Tony's Pizza Events Center in Salina on January 12-13, 2024. Doors open both days at 5:30 a.m.



Treatment options include cleanings, fillings, extractions, and dental hygiene education. Patients will be seen on a first-come, first-served basis. There are no appointments or reservations for adults. You can schedule an appointment for a child so they don't have to wait as long. An estimated 100 dental chairs will be used throughout the day.

KMOM consists of 1,000 volunteers, including dentists, hygienists, dental assistants, medical personnel, and community members who donate their time and talents to treat patients.

Since 2003, the Kansas Mission of Mercy (KMOM) has provided free care to 32,271 patients, a value of \$22,507,476. The project, supported entirely by donations and grants, uses no state or federal funding.

This year's projected cost is nearly \$170,000 with \$1 million in donated dental care. Patients can find answers to frequently asked questions at <https://www.ksdentalfoundation.org/patients/>.

## 2024-2025 FAFSA

There are major changes coming to the 2024-2025 Free Application for Federal Student Aid (FAFSA) form.

The redesigned and streamlined FAFSA form, normally available by October 1 but delayed due



to these changes, will be available by December 31, 2023. This delay means families will have less time to submit the form and be awarded aid from the schools they applied to. Those award letters typically come out around March-April.

Applicants may be able to skip as many as 26 FAFSA questions, depending on their individual circumstances. Some applicants will need to complete as few as 18 questions, taking less than 10 minutes.

If you have not submitted a FAFSA before, you can create your StudentAid.gov account now so that you can access and submit the form when it is available. Find out if your parent(s) or spouse will need to be contributors on the form. If so, each contributor will need to create their own StudentAid.org account.

Federal Student Aid has posted videos on their YouTube channel that walk students through this process as well as the process to complete the form. These can be found at <https://tinyurl.com/ycxkky7p>

## FTC Issues Consumer Alert

QR codes seem to be everywhere. You may have scanned one to see the menu at a restaurant or pay for public parking. And you may have used one on your phone to get into a concert or sporting event, or to board a flight. There are countless other ways to use them, which explains their popularity. Unfortunately, scammers hide harmful links in QR codes to steal personal information. Here's what to know.

There are reports of scammers covering up QR codes on parking meters with a QR code of their own. And some crafty scammers might send you a QR code by text message or email and make up a reason for you to scan it. These are some of the ways they try to con you:

- they lie and say they couldn't deliver your package and you need to contact them to reschedule
- they pretend like there's a problem with your account and you need to confirm your information
- they lie, saying they noticed suspicious activity on your account, and you need to change your password

These are all lies they tell you to create a sense of urgency. They want you to scan the QR code and open the URL without thinking about it.

A scammer's QR code could take you to a spoofed site that looks real but isn't. And if you log in to the spoofed site, the scammers could steal any information you enter. Or the QR code could install malware that steals your information before you realize it.

So how can you protect yourself?

- **If you see a QR code in an unexpected place, inspect the URL before you open it.** If it looks like a URL you recognize, make sure it's not spoofed — look for misspellings or a switched letter.
- **Don't scan a QR code in an email or text message you weren't expecting — especially if it urges you to act immediately.** If you think the message is legitimate, use a phone number or website you know is real to contact the company.
- **Protect your phone accounts.** Update your phone's OS to protect against hackers and protect your online accounts with strong passwords and multi-factor authentication.

## Monthly Financial Calendar

- Shred old financial paperwork. Set a timer for 30 minutes to sort,



organize, and shred. Check out the “Resources” tab on [utahmoneymoms.com](http://utahmoneymoms.com) to download the free financial records printable, which teaches what to keep and where experts recommend keeping specific documents. Schedule additional time on your calendar to minimize future paper piles.

- **File your taxes early.** Three benefits: (1) Receive your return faster, (2) Allow more time to make your refund work for you, and (3) Minimize the risk of identity theft. If you owe money in taxes, you'll have more time to plan and prepare your payment.
- **Take advantage of a retirement contribution match.** Don't leave free money on the table. Some employers will deposit additional money into your 401(k) retirement account based on the amount YOU put in yourself. This is a great way to increase your retirement savings. Find out your employer's match this week and start maximizing your earnings. If you are self-employed and need to find your own retirement plan, reach out to your financial institution and ask about their individual retirement account (IRA) options.

## Saving for the Past, Present, and Future

Windfalls come in many forms – inheritance, tax return, bonus, or maybe a lottery winning. Sometimes they are expected, and sometimes they are not. Either way, deciding what to do with extra money can be challenging and leaves many not knowing how much to spend and how much to save, especially when trying to do the right thing and make the most of the additional funds.

The 30/40/30 approach to handling a windfall is a simple and easy way to manage what you spend and save and can help you to do the best you can when you have additional funds available.

The 30/40/30 Rule can help you best allocate your extra funds by breaking down your financial life into 3 parts – ***past, present, and future*** – and can help you make progress toward achieving your financial goals. Here’s how it works:

- 30% goes to outstanding debt and catching up if needed
- 40% goes to current living expenses, emergency fund, other needs and wants
- 30% goes to saving for long-term goals, like homeownership, retirement, education and other large purchases

### **The Past – Outstanding Debt & Catching Up (30%)**

Debt is something everyone deals with so don’t be embarrassed by needing to work on past obligations. Debt from the past can weigh you down and prevent you from achieving your future financial goals.

Handling it and bringing everything current and in good standing is vital to building a strong financial foundation.

It may be possible to pay all debt off completely. If not, creating a plan to pay down outstanding debt is the best way to gain control of your overall financial well-being.

There are several methods that can be used. Utah State University Extension’s PowerPay tool is a resource that can help you figure out which method is best for you. It can be found at [www.powerpay.org](http://www.powerpay.org).

### **The Present – Current Living Expenses, Needs, and Wants (40%)**

Having extra money provides an opportunity to really get a handle on your current expenses, your needs and wants, and can help get you a step closer to meeting all your financial goals.

Addressing your current needs is important. Start with a list and prioritize, and don’t forget to establish or increase your emergency fund! If you’re starting out, start small and think big with a goal of \$500 first, then continue building.

Once your current needs are taken care of, you can enjoy some of your wants. Indulging and having fun is okay too – but resist the urge to splurge too much and stay as close to 40% as possible.

### **The Future – Establish and Build Savings (30%)**

Once you have your past debts and current needs taken care of you can think and plan for your future needs and wants and ensure you have a safety net to handle life’s many changes, challenges, and opportunities. Start by establishing an emergency fund with the goal of \$500 and build from there. Saving a portion of your windfall will help you start securing a financially healthy future, like purchasing a home, retirement, transitioning out of the military, your children’s education, or a vacation.

### **Making the Most of Your Extra Money**

Without a plan, even large amounts of extra income can quickly diminish. Having a realistic spending and savings plan for your extra cash is essential to making the most of it. Proactively managing your past debts and present expenses will allow you the ability to work toward your future goals and make the most of your extra money.



## Food Sales Tax Drops to 2% in January

Gov. Laura Kelly signed the "Axe the Food Tax" legislation in May 2022. The law dropped the tax from 6.5% to 4% in January 2023. It will drop again to 2% on January 1, 2024 and to zero in 2025.

The reduction was estimated to save a family spending \$200 a week on groceries approximately \$208 in 2023.

The lower rate applies to food, food ingredients and certain prepared foods. Shoppers can expect to see two tax rates on their receipts, one for qualifying items and one for other items.

The two percent rate is the state rate and does not account for additional city and county taxes that may be in effect where you make your purchase.

Join K-State Research and Extension for an online, self-led Dining with Diabetes course.



The program is designed for adults with type 2 diabetes, prediabetes, and family members, caregivers, and support persons.

Dining with Diabetes helps individuals learn strategies to manage their diabetes through menu planning, carbohydrate counting, portion control, and label reading.

Dates: January 8, 2024, through February 5, 2024 (Final Module opens March 4, 2024)

Registration Fee: \$25 Sign up on our website at: <https://tinyurl.com/5yn4f3sj>

### Energy Bill Assistance

**Temperatures are Falling. Bills are Rising.**  
Help is available to warm your home during cold Kansas winter.

Apply in person at the upcoming community event for the Low Income Energy Assistance Program (LIEAP) to restore or maintain electricity, natural gas, propane and other home heating fuels.

**January 4, 2024**  
1p.m. – 4p.m.

**Salina Adult Education Center**  
2620 Centennial Road  
Salina, KS 67401

**Please bring the following:**  
Identification  
Proof of income  
Current Utility Bills



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**Central Kansas Extension District**

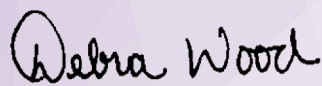
**Salina Office**

K-State Polytechnic  
2218 Scanlan Ave  
Salina, KS 67401-8196

Address Service Requested

The enclosed material is for your information. If we can be of further assistance, feel free to call or drop by the Extension Office.

Sincerely,



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