

# Perry County Cooperative Extension Newsletter

AUGUST 2024

 Martin-Gatton  
College of Agriculture,  
Food and Environment

PERRY COUNTY  
EXTENSION SERVICE



AGRICULTURE &  
NATURAL  
RESOURCES



FAMILY &  
CONSUMER  
SCIENCE



4-H YOUTH &  
COMMUNITY  
DEVELOPMENT

 933 Perry Park Road, Hazard, KY 41701

 606.436.2044

 [facebook.com/perrycountykyextension](https://facebook.com/perrycountykyextension)

 [perry.ca.uky.edu](http://perry.ca.uky.edu)

 [perry.ext@uky.edu](mailto:perry.ext@uky.edu)

## Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

## MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

# AUGUST

2024

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1 Perry County Farmer's Market 4 p.m. - 7 p.m.	2 Students return from Camp Feltner	3 Perry County Farmer's Market 8 a.m. - 12 p.m.
4	5 Charity Sewing 9 a.m. - 12 p.m.  Homemaker Meeting & Lunch and Learn 12 p.m.	6 Bingocize 10 a.m.	7	8 Perry County Farmer's Market 4 p.m. - 7 p.m.	9 Open Sewing 9 a.m. - 12 p.m.  Bingocize 10 a.m.	10 Perry County Farmer's Market 8 a.m. - 12 p.m.
11	12 Quilt Guild 10 a.m.  Bingocize 10 a.m.	13 Cooking Through the Calendar 10 a.m.	14 Bingocize 10 a.m.	15 Perry County Farmer's Market 4 p.m. - 7 p.m.  First Day of Kentucky State Fair	16	17 Perry County Farmer's Market 8 a.m. - 12 p.m.
18	19	20 "Sew" Simple 9 a.m.	21 Bingocize 10 a.m.	22 Perry County Farmer's Market 4 p.m. - 7 p.m.	23 Survive & Thrive: Disaster Preparedness Lesson 10 a.m. - 12 p.m.  Cultural Passport Program 2 p.m.	24 Perry County Farmer's Market 8 a.m. - 12 p.m.
25 Last Day of Kentucky State Fair	26	27 Recipe Box Workshop @ RCARS 10 a.m.	28 Bingocize 10 a.m.	29 Perry County Farmer's Market 4 p.m. - 7 p.m.	30	31 Perry County Farmer's Market 8 a.m. - 12 p.m.

BEST  
TEACHER

# AUGUST

2024

## Agriculture & Natural Resources:

- August 15th-25th - Kentucky State Fair
- Thursdays 4 pm to 7 pm and Saturdays 8 am to 12 pm - Perry County Farmer's Market in downtown Hazard, KY next to Triangle Park.

## Family & Consumer Science:

- August 5th - Charity Sewing 9 a.m. - 12 p.m.
- August 5th - Perry County Homemaker Meeting 12 p.m. **Pre-register by August 1st**
- August 6th - Bingocize at the Perry County Senior Citizens @ 10 a.m.
- August 9th - Open Sewing 9 a.m. - 12 p.m.
- August 9th - Bingocize at the Perry County Senior Citizens @ 10 a.m.
- August 12th - Quilt Guild @ 10 a.m.
- August 13th - Cooking Through the Calendar @ 10 a.m. **Pre-register by August 9th**
- August 14th - Bingocize at the Perry County Senior Citizens @ 10 a.m.
- August 20th - "Sew" Simple @ 9 a.m. **Pre-register by August 13th, spots are limited**
- August 21st - Bingocize at the Perry County Senior Citizens @ 10 a.m.
- August 23rd - Survive & Thrive: Natural Disaster Preparedness Course @ 10 a.m. **Pre-register by August 20th**
- August 23rd - Cultural Passport Program @ 2 p.m. **Pre-register by August 20th**
- August 27th - Recipe Box Workshop at RCARS @ 10 a.m. **Pre-register by August 16th.**
- August 28th - Bingocize at the Perry County Senior Citizens @ 10 a.m.

## 4-H Youth & Community Development:

- August 2nd - Students return from Camp Feltner.

## Attention Homemakers!

We are still in need of recipes for our Cookbook Project. Remember the goal of this project is to provide a scholarship to Perry County students. Please turn in your recipes to Taylor at the front desk!

BEST  
TEACHER

AUGUST 2024

# AGRICULTURE & NATURAL RESOURCES

## THIS MONTH:

- KENTUCKY STATE FAIR DATES
- SUMMER IN KENTUCKY: SNAKE ENCOUNTERS AND GARDEN TIPS

## Happy August, everyone!

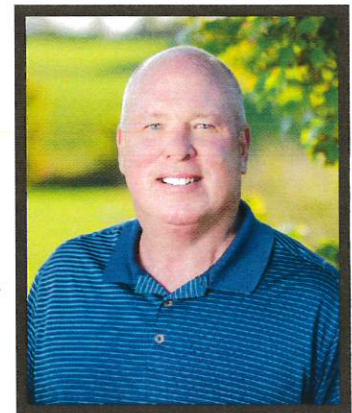
July sure was a hot and dry month. Let's hope we get back to more normal temperatures in August.

Please remember that heat continues to be the deadliest form of weather across the country, more so than flooding, tornadoes, and hurricanes. Heat-related deaths have been creeping up every year for the last few years.

Know the warning signs of heat exhaustion and heat stroke. If you work outside, stay hydrated, wear light, loose-fitting clothing, and take plenty of breaks in a shady place. I know you already know this, but never leave anyone in a locked car. Death can occur in as little as 10 minutes. As much as we love this time of year, it is also a very dangerous season.

Stay safe, everyone.

Charles May  
County Extension Agent  
Agriculture &  
Natural Resources  
[cmay@uky.edu](mailto:cmay@uky.edu)



## UPCOMING EVENTS:

### Perry County Farmer's Market

The Perry County Farmer's Market is open. You can check out the schedule of events on the Market's Facebook page, @PerryCountyFarmersMarket. If you are interested in becoming a Perry County Farmers' Market vendor, you can get an application at 420 Main Street, Hazard, KY 41701 or contact Kiristen Webb at (606)275-1425 or email to [kiristen@appalachianky.org](mailto:kiristen@appalachianky.org)



### Kentucky State Fair

If your schedule allows, check out the Kentucky State Fair. It begins on August 15th and runs to August 25th.

---

## Summer in Kentucky: Snake Encounters and Garden Tips

I've heard from several people about encountering more snakes than usual this summer. The likely reason is that the hot, dry weather has caused their food sources to move towards water, and the snakes are simply following their prey. I thought I'd share a short article about Kentucky snakes that may help ease your concerns.

Around Kentucky, a fascinating world often misunderstood by many unfolds—the world of snakes. Despite their infamous reputation, these creatures are far more complex and essential to the state's ecosystem than meets the eye. More than 30 snake species live in Kentucky, but only four possess venom, while the rest contribute to the intricate balance of nature.

Kentucky's diverse landscapes provide an ideal habitat for these often-maligned creatures. The venomous snakes, ranging from the secretive copperhead and Western cottonmouth, aka water moccasin, to the pygmy rattlesnake and the graceful timber rattlesnake, are vital to the state's environment. They often go unnoticed, keeping populations of mice and other rodents in check. Numerous non-venomous snakes such as the common garter snake and the North American black racer thrive throughout the state.

The University of Kentucky Martin-Gatton College of Agriculture, Food and Environment offers a comprehensive website to help you identify and learn more about snakes you may encounter around your home or farm.

# AGRICULTURE & NATURAL RESOURCES

A user-friendly interface allows you to pinpoint snake species based on its geographic location and unique characteristics. A snake's head shape, body structure or color patterns all offer clues to help with identification. Whether you find a snake while hiking through the woods or exploring your own backyard, this platform will help you fight fear with information.

Photographs and descriptions offer a visual encyclopedia for both venomous and non-venomous species in the region. If you come in close contact with a venomous snake, use caution and respect. You may learn to appreciate them from a safe distance and admire them in their natural habitats.

The website details each snake's unique natural history and conservation status. With newfound knowledge, you may see snakes in a new, fresh light.

Visit the website at <https://kysnakes.ca.uky.edu/>.



Timber  
Rattlesnake  
(Venomous)



Common  
Gartersnake  
(Non-Venomous)

It's also time to start planning how you can continue to enjoy your garden and even add new plantings. You can plant a variety of produce in Kentucky gardens in the coming weeks allowing fresh items to be available well into the fall.

The cooler nights experienced later in the year as these vegetables mature may increase the sugar content of many crops and thus increase their quality. Cooler nights also slow growth, so crops can take longer to mature than in the summer. Keep this slower pace in mind when you check seeds for days to maturity.

Late July or early August would be the time to make a last planting of bush beans, carrots, sweet corn, kale, collards, Bibb lettuce, turnips and cole crops such as kohlrabi, Chinese cabbage, brussels sprouts, cabbage, cauliflower and broccoli. For late August and into September try planting mustard greens, spinach greens, radishes, turnip greens and leaf lettuce.

Before planting, remove any existing debris including crops and weeds to the compost bin and cultivate the soil.

If the previous crop was well fertilized and grew vigorously you may need to add little if any additional fertilizer, otherwise apply about 2 to 3 pounds of a complete fertilizer such as 5-10-10 or 10-10-10 per 100 square feet of planting area.

Remember to keep fall gardens well-watered as this tends to be a dry time in Kentucky. A weekly irrigation sufficient to wet the soil to 6 or 8 inches should be adequate. This is more or less equivalent to a weekly one-inch rain.

# AGRICULTURE & NATURAL RESOURCES

Don't forget about your flower garden!

Summer's heat and weather can take a toll on your flower garden. But with a little extra care, it is possible to bring it back to life for a few more weeks of vibrant color and texture.

It's always important to make sure annuals and perennials get plenty of water this time of year, especially in later summer. Annuals, in particular, will start to decline without an adequate supply of water to keep the ground moist.

The general rule of thumb for watering your plants is 1 inch of water per week. Plants growing in pots may need water as often as every day throughout the summer, depending on the type of plant and the size of the container. Once the top few inches of container soil is dry, add enough water so that a little drains through the hole in the bottom of the pot. If rain doesn't supply enough water, you should apply the necessary water in one application rather than in several small applications. Remember, the best time to water your plants is in the morning or early evening, preferably before 7 p.m.



During periods of drought, many annuals may appear to die. However, if you cut them back, water them regularly and apply fertilizer, they will often recover.

Another thing you can do to help your summer flower garden rebound is to remove spent, or old, flowers. This process is called deadheading. Deadheading helps encourage new growth that will produce new flowers.

Late summer is also the time to pull out the flowers that have seen their better days and plant new ones that are more suitable for fall.

Annual flowers that give a good show in the fall include pansies, ornamental cabbage and kale and snapdragons. Perennials, such as anemones, asters and showy sedums, also give a good show in the fall but you'll need to transplant them the previous spring to give them a chance to provide their best show

As you renovate your summer garden, be careful when applying fertilizer around perennial plants. If you apply fertilizer later than August, it may stimulate new growth at a time when the plants would normally begin to prepare for dormancy. And that can mean more winter injury.

Of course, all of this may be moot if you haven't carefully tended your summer garden throughout the growing season. If you've kept your garden well-watered and periodically added fertilizer, your chances are greater for a late summer and fall show of color.

Happy gardening!

# FAMILY & CONSUMER SCIENCE



**AUGUST  
2024**

## Welcome to the August FCS Newsletter!

We have some great programs coming up this month, including our Survive & Thrive class on disaster preparedness, the Cultural Passport Program, and various sewing activities. Also, be sure to check out the Moneywise article, as well as this month's Health Bulletin!

In addition, please note that when you sign up for classes, you will begin to receive a courtesy call from our OneCall system to remind you of the date and time. This is in an effort to make sure we are adequately prepared for each program we host! If you have any questions, please feel free to call our office at 606-436-2044!

Kelsey Sebastian  
County Extension Agent  
Family & Consumer Science  
[kelsey.sebastian@uky.edu](mailto:kelsey.sebastian@uky.edu)

- Upcoming Events
- New Recipe
- Health Bulletin
- Money Wise



**Cooperative  
Extension Service**

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

**MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT**

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties. Cooperating. Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.



# Monthly Events

## Charity Sewing -

### First Monday of the Month

The next date is Monday, August 5th upstairs in the Perry County Extension Service office building at 9 a.m. We will continue to working on baby blankets and hats for ARH and lap quilts for Bluegrass Care Navigators. This program is open to anyone willing to volunteer, and, of course, is a great way to get volunteer hours for KEHA!

## Perry County Homemakers Meeting -

### First Monday of the Month

August 5th at 12 p.m. will be our next Perry County Homemaker Meeting. Before the meeting there will be a Silent Auction. Our business meeting will be followed by a KEHA Lunch & Learn from Lee County Agent, Laken Campbell. Looking for some tips on taking “good” photos? Our lesson on Composition in Photography can help! **Pre-registration is required by August 1st.** Please call 606-436-2044 to register.

### **Attention Homemakers!**

We are still in need of recipes for our Cookbook Project. Remember the goal of this project is to provide a scholarship to Perry County students. Please turn in your recipes to Taylor at the front desk!



## Quilt Guild Meeting -

### Second Monday of the Month

Join us August 12th at 10 a.m. as we begin a new quilting project! See the picture below. Please contact the office or Charlinda Fugate at 606-438-2369 for more information.

## Open Sewing Day -

### Second Friday of the Month

Feel free to catch up on quilt blocks or personal projects. This is open to anyone! August 9th from 9 a.m. to 12 p.m.

## “Sew” Simple -

### Third Tuesday of the Month

The third Tuesday of the month we will host Sew Simple, where we create different sewing projects. August 20th our Master Clothing Volunteer Nancy Pratt will be leading you in making her wallet from the Come Sew With Us program. **This class has limited spots and pre-registration is required by August 13th.** Please call the office at 606-436-2044 to register.



# Monthly Events

## **Bingocize -**

### **Dates Vary Month to Month**

Want to start an easy exercise routine and have fun playing Bingo at the same time? Join us at the Perry County Senior Center for Bingocize! Come to 16 or more sessions and receive a prize pack upon completion. Check the calendar for upcoming dates and times!

## **Cooking Through the Calendar -**

### **Once a Month**

Cooking Through the Calendar explores new recipes each month. This month's class will be Tuesday, August 13th at 10 a.m., and we'll make and sample Peanut Butter Oatmeal Bites.



## **Survive & Thrive: Disaster**

### **Preparedness Series**

As we approach the two-year anniversary of the historic flood in our area, join us as we continue our education in preparing for the next challenge. On August 23rd we will host our first installment in this three-part series. The topic will be "Preparing Your Family & Home for Disasters" from 10 a.m. to 12 p.m. **Please pre-register** by calling the office at 606-436-2044.

## **Cultural Passport Program -**

### **Once a Month**

Join us on as we explore different holidays, cultures, and countries! Each month, we'll dive into fascinating details and delicious recipes from around the world. You'll receive a special passport book to collect stamps along the way! Complete every cultural adventure with us, and you'll earn a fun reward at the end of the year. In August we're taking an exciting trip to explore the culture and traditions of our Egypt. Mark your calendar for 2 p.m. on Friday, August 23rd—you won't want to miss it!

## **Recipe Box Workshop scheduled @ RCARS, August 27th**

Join us at Robinson Center Wood Utilization Center, Tuesday, August 27th at 10 a.m., to make a poplar wood recipe box with other Quicksand Area counties! We also plan to have a recipe swap, so bring some of your favorite recipes on 4X6 cards to swap. Registration is \$35.00 and the **Deadline to register is Friday August 16th.** You will have your choice of 4 engravings. Please let us know your selection when you call to register. Please call the office at 606-436-2044 to register!

**“SEW”  
SIMPLE**

August 20th  
9:00 a.m.  
@ the Extension Office  
Pre-Registration Required

**Cooperative Extension Service**  
An Equal Opportunity Organization

August's Cultural Passport Program:

# EGYPT

Friday, August 23rd  
@ 2 p.m.

Call 606.436.2044  
to register

**Cooperative Extension Service**  
An Equal Opportunity Organization

# RECIPE BOX WORKSHOP

**Cooperative Extension Service**

Seasonal Spicing with Love  
Vicki's Kitchen

Tuesday, August 27th  
10:00 a.m.  
@RCARS  
Cost: \$35.00  
Pre-registration is required by August 16th

**Cooperative Extension Service**  
An Equal Opportunity Organization

# OPEN SEWING

Friday, August 9th  
9:00 a.m. - 12:00 p.m.

Open to anyone!  
Sewing machines available on site

**Cooperative Extension Service**  
An Equal Opportunity Organization

# PERRY COUNTY Homemakers MEETING

Before the meeting there will be a Silent Auction. Our business meeting will be followed by a KEHA Lunch & Learn from Lee County Agent, Laken Campbell.

Call to register at 606-436-2044  
August 5, 2024 @ 12:00 p.m.  
933 Perry Park Road, Hazard

**Cooperative Extension Service**  
An Equal Opportunity Organization

# Quilt Guild Meeting

August 12th  
@ 10 a.m.

**Cooperative Extension Service**  
An Equal Opportunity Organization

# BINGOCIZE

Tuesday, August 6th  
Friday, August 9th  
Monday, August 12th  
Wednesday, August 14th  
Wednesday, August 21st  
Wednesday, August 28th

**Cooperative Extension Service**  
An Equal Opportunity Organization

# COOKING THROUGH THE CALENDAR

## Peanut Butter Oatmeal Bites

Join us on Tuesday, August 13th at 10 a.m. As always, this class will be held at The Perry County Extension Office, and is free of charge. To register, call the office at 606-436-2044.

**Cooperative Extension Service**  
An Equal Opportunity Organization

# CHARITY SEWING

Monday, August 5th  
@ 9:00 a.m.

**Cooperative Extension Service**  
An Equal Opportunity Organization



# Survive & Thrive

## Disaster Preparedness Series

Join us at ONE of the listed locations for the first lesson in this three-part series!

*August Topic: Preparing Your Family and Home for Disasters - Fall Edition*

CALL YOUR LOCAL EXTENSION OFFICE TO REGISTER!

**LETCHER COUNTY**  
**AUGUST 19 @ 10:00 AM**

**LEE COUNTY**  
**AUGUST 22 @ 10:00 AM**

**PERRY COUNTY**  
**AUGUST 23 @ 10:00 AM**

### Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

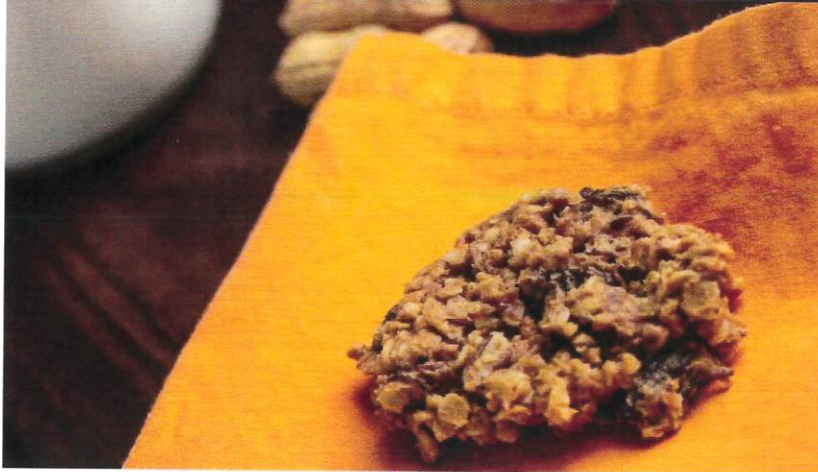
Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



Disabilities accommodated with prior notification.



## Peanut Butter Oatmeal Bites



This institution is an equal opportunity provider. This material was partially funded by USDA's Supplemental Nutrition Assistance Program — SNAP.

### Nutrition facts

#### per serving:

110 calories; 6g total fat; 1g saturated fat; 0g trans fat; 0mg cholesterol; 40mg sodium; 13g total carbohydrate; 2g dietary fiber; 7g total sugars; 2g added sugars; 3g protein; 0% Daily Value of vitamin D; 0% Daily Value of calcium; 6% Daily Value of iron; 2% Daily Value of potassium

#### Source:

Brooke Jenkins,  
Extension Specialist,  
University of  
Kentucky Cooperative  
Extension Service

- 1 cup creamy peanut butter
  - 2/3 cup unsweetened applesauce or 2 large very ripe bananas (or half of each)
  - 1/3 cup brown sugar
  - 2 teaspoons vanilla
  - 2 teaspoons cinnamon
  - 2 cups quick oats
  - 3/4 cup dried fruit (cranberries, raisins, apples, dates, etc., or a mixture)
  - 1/2 cup chopped nuts, pepitas (pumpkin seeds), or sunflower seeds (or a mixture)
1. Wash hands with warm water and soap, scrubbing at least 20 seconds.
  2. Preheat the oven to 350 degrees F.
  3. Line two large baking sheets with parchment paper and set aside.
  4. In a large bowl, mix the peanut butter, applesauce or bananas, brown sugar, vanilla, and cinnamon until smooth. Add the oats, dried fruit, and nuts, stirring until combined.
  5. Drop the dough into equal sizes onto the baking sheets, about 2 tablespoons per cookie. Flatten the top with the back of a spoon.
  6. Bake 12 to 16 minutes or until the edges are slightly brown and the dough is set, but soft.
  7. Remove from oven and cool on the baking sheet for 10 minutes. Transfer to a cooling rack to finish cooling.
  8. Store in an airtight container. Use within four days or freeze.

**Makes 30 bites**  
**Serving size: 1 bite**  
**Cost per recipe: \$4.44**  
**Cost per serving: \$0.15**

### Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.  
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

VOLUME 15 • ISSUE 8

Perry County Extension Office | 933 Perry Park Road | Hazard, KY | 41701 | (606) 436-2044

## THIS MONTH'S TOPIC: MAXIMIZING COLLEGE SAVINGS

College is an attractive choice for people who want to gain specialized knowledge and skills that can improve career prospects and personal growth. Many students rely on financial aid to help pay education-related expenses. Also, a combination of college savings and exploring ways to save before and after college can help with the overall cost.



### SAVING BEFORE COLLEGE

To go to a four-year public university in Kentucky, the average cost for tuition, fees, room, and board is around \$27,500 per student per year. Begin saving for college early. Kentucky has accounts like a KY Saves 529 plan (<https://www.kysaves.com/>). You can use these tax-advantaged accounts to save money that you can use for college expenses including books, computers and laptops, housing, tuition, and fees. You can use a 529 to pay for college, graduate school, trade and vocational school, and apprenticeship programs. 529 plan earnings and withdrawals are tax-free, making it a tax-advantaged option for college savings.

In addition to saving, you can help pay for school with scholarships. Scholarships are free money awarded for various reasons, including

needs-based, community-sponsored, major-specific, and merit-based scholarships. A merit-based scholarship, like the Kentucky Educational Excellence Scholarship (KEES) program, provides money to students who do well in high school to go toward college expenses. The Kentucky Higher Education Assistance Authority is dedicated to improving students' access to higher education. Visit <https://www.kheaa.com/web/scholarships-grants.faces> for more information about KEES and other state-specific scholarship opportunities.

Along with scholarships, check to see whether you qualify for other free money, including grants, by filling out the Free Application for Federal Student Aid (FAFSA). This will also help you decide if you need student loans to close the gap in affordability.

### Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English.  
University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.  
Lexington, KY 40506



Disabilities  
accommodated  
with prior notification.

## MAKING COLLEGE AFFORDABLE TAKES PLANNING AND SAVVY USE OF AVAILABLE RESOURCES



### SAVING AFTER COLLEGE

Many students practice responsible borrowing by repaying their student loans. If you borrow money to pay for college, make sure you update your physical address and email address so you receive important communication from your lender. If you are currently repaying student loans or will begin making payments soon, research all your repayment options. Different repayment plans may provide different advantages, including paying off loans at different speeds depending on financial needs and income.

Consider how your job or career choice may provide additional benefits, including Public Service Loan Forgiveness (PSLF). If you work in public education, nonprofit,

law enforcement, child and family service agencies, or the U.S. military, you may be eligible for PSLF.

Making college affordable takes planning and savvy use of available resources. No matter where you are in your educational journey, the U.S. Department of Education Federal Student Aid website is a good place to start. From completing the new FAFSA application, to exploring repayment plans and PSLF or forgiveness options, learn more at <https://studentaid.gov/>.

### REFERENCE:

Hanson, M. (2024.) "Average Cost of College & Tuition" EducationData.org, <https://educationdata.org/average-cost-of-college>

### Spotlight: Military Families in Kentucky

Did you know that more than 80,000 service members and their families live in Kentucky? This includes more than 17,500 spouses and nearly 29,000 children. The Post-9/11 GI Bill can provide additional cost savings to service members and dependents to save on education expenses. Learn more at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>.

If you're a professional who works with military families, visit <https://oneop.org/> to learn more about professional development available to you through a partnership with Cooperative Extension and the U.S. Department of Defense.

Written by: Kristen Jowers | Edited by: Nichole Huff and Alyssa Simms | Designed by: Kelli Thompson | Images by: Adobe Stock  
Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | [nichole.huff@uky.edu](mailto:nichole.huff@uky.edu)



Become a fan of **MONEYWISE** on Facebook! [Facebook.com/MoneyWise](https://www.facebook.com/MoneyWise)

# FAMILY CAREGIVER HEALTH BULLETIN



**AUGUST 2024**

Download this and past issues of the Adult, Youth, Parent, and Family Caregiver Health Bulletins: <http://fcs-hes.ca.uky.edu/content/health-bulletins>

Perry County Extension Office  
933 Perry Park Road  
Hazard, KY41701  
(606) 436-2044

**THIS MONTH'S TOPIC**

## ADULT DAY CARE PROGRAMS OFFER DIVERSE OPPORTUNITIES FOR CAREGIVERS AND OLDER ADULTS



**W**hat is Adult Day Care? Adult day care programs serve adults with physical and/or cognitive disabilities who may need additional support and supervision during the day while still living at home. Adult day care programs differ from community or senior centers. Those are typically places where physically and cognitively able older adults take classes, visit with peers, and/or exercise.

**Types of service offered**

Adult day care centers vary in specific services. Most will provide some form of support, supervision, activities, and a variety of health and social engagement opportunities for older

Continued on the next page →



**Cooperative Extension Service**

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

**MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT**

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506





## The respite provided by adult day care can help relieve caregiver exhaustion, stress, and anxiety.

### ➔ Continued from the previous page

adults who live at home, often with a spouse and/or a family caregiver(s). Some adult day programs offer limited health and preventative services. They might offer basic routine health, vision, and hearing checks, a variety of therapies, support groups, and basic supervision for people living with dementia. Programs often provide meals and/or snacks and will help with basic activities of daily living, such as grooming and using the toilet.

### Respite for caregivers

Adult day programs are often offered during business hours on weekdays. This gives caregivers a break and/or opportunity to work, study, or take care of other family matters. Some programs offer evening and weekend service. Families who rely on adult day care report feeling good about their loved one's safety, social well-being, and quality of life. The respite provided by adult day care can help relieve caregiver exhaustion, stress, and anxiety. Caregivers from a study at St. Catherine University in Minnesota reported that adult day care reduced their sense of "role overload."

### Who qualifies?

Candidates for adult day care might include those who need social and emotional support, are at risk of daytime isolation and/or loneliness, do not have structured hobbies, have dementia or other medical conditions. According to the National Adult Day Services Association, approximately half of adult day care participants live with cognitive impairment. AARP reports that people who attend adult day care have better quality of life.

### Benefits

Adult day care helps keep people engaged and cognitively stimulated. In addition to enhancing social and mental activity, programs also contribute to a sense of purpose and overall quality of life. According to a study in Aging and Mental Health (2021), both caregivers and participants living with dementia slept better on

nights before attending adult day care. Research also supports that adult day care positively impacts mood, health, and caregiver relationships.

### Where to find adult day care

The National Center for Health Statistics reports that half of adult day care centers are nonprofit. Nonprofit operators may include the government, universities, national groups like the Alzheimer's Association, religious organizations, and Native American tribes. Services and certification are regulated by and vary from state to state.

### Cost

Prices vary depending upon location, participant need, range of service, type of care, and insurance benefits. In general, SeniorLiving.org reports that adult day care costs approximately \$85 a day. The 2024 median monthly adult day health care (44 hours per week) estimate for Kentucky is \$1,852. Due to affordability, many families pay by the hour versus paying an all-day fee. Check your insurance coverage to see if services cover adult day care costs. Some families will pay privately. Keep in mind that many adult day care costs are tax deductible. Consult a financial advisor or tax professional to go over the most beneficial claim.

Call your Area Agency on Aging, local Senior Center, or the Kentucky Department for Aging and Independent Living (DAIL) to find an adult day care program near you.

### REFERENCES:

- Caring.com. What is Adult Day Care? Retrieved June 10, 2024 from <https://www.caring.com/senior-living/adult-day-care>
- Goldy-Brown, S., & Clem, M. (2024). Adult Day Care Costs 2024. Retrieved June 10, 2024 from <https://www.seniorliving.org/adult-day-care/costs>
- Kiger, P. (2012). AARP. Adult Day Care: What Family Caregivers Need to Know. Retrieved June 10, 2024 from <https://www.aarp.org/caregiving/home-care/info-2017/adult-day-care.html>

### FAMILY CAREGIVER HEALTH BULLETIN

Written by: Amy F. Kostelic,  
Associate Extension Professor,  
Adult Development and Aging

Edited by: Alyssa Simms

Designed by: Rusty Manseau

Stock images:  
Adobe Stock





Perry County Cooperative Extension  
933 Perry Park Road  
Hazard, Kentucky 41701

NONPROFIT ORG  
US POSTAGE PAID  
HAZARD, KY  
PERMIT # 180