

JULY/AUGUST 2025

**UK Cooperative
Extension Service**

Clinton County FCS & Extension Homemakers NEWSLETTER

Step into Wellness This August

August is National Wellness Month. But what does “wellness” really mean?

Wellness is about taking care of your whole self, not just your physical body. Wellness is made up of various dimensions. Some people say there are six, others say eight, and some even say there are more than that. Today, we will focus on the eight dimensions. Those dimensions are emotional, spiritual, intellectual, physical, environmental, financial, occupational, and social. These dimensions, both together and separately, have the ability to impact your overall health and well-being.

You may be wondering “how can I focus on my wellness this month?”

Focusing on your wellness does not have to be hard. If you are able to set aside just a few minutes in your day, you will be able to improve your wellness and overall health. Below are just a few ideas for how you can focus on your wellness this month!

- Take care of your body. This can be as simple as aiming to move your body more or focusing on drinking more water throughout the day.
- Take care of your mental health. This can be as simple as journaling at the beginning and/or end of your day.
- Set realistic goals. It might not always be easy, but if you begin with goals that are easier to reach, you can slowly work your way up to bigger ones. This can help you accomplish more over time.

So, this August (and even after August), let's really take a step back and focus on our overall wellness!

References

<https://globalwellnessinstitute.org/what-is-wellness/>

<https://www.nih.gov/health-information/emotional-wellness-toolkit>

<https://www.nih.gov/health-information/your-healthiest-self-wellness-toolkits>

<https://shcs.ucdavis.edu/health-and-wellness/eight-dimensions-wellness>

Source: Dr. Natese Dockery, Assistant Clinical Professor and Extension Specialist for Mental Health and Well-Being



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JULY/AUGUST 2025

Christy's Comments

I hope your summer is going well! I am incredibly thankful for our Extension Homemakers and the impact you have on our community and area. Thanks once again to those who worked so hard to host a fantastic Lake Cumberland Area Annual Meeting in May. What a great night!

We have an exciting year ahead! Not all dates have been set yet, but please note those that are provided throughout the newsletter. I hope you will attend the Roll Out the Red Carpet Kickoff Event on August 5th. Homemakers meetings will continue to be held on the 1st Tuesday of each month, but the time has changed to 5:30 p.m.

Hope to see you soon!

Best,



Christy Stearns, M.S.
Clinton County Extension Agent for
Family & Consumer Sciences



Roll Call & Thought for the Day

July 2025

Thought for the Day: "Barbecue may not be the road to world peace, but it's a start." – Anthony Bourdain

Roll Call: July is National Grilling Month. What is your favorite thing to cook on the barbeque?

August 2025

Thought for the Day: "Some things you have to do every day. Eating seven apples on Saturday night instead of one a day just isn't going to get the job done." – Jim Rohn

Roll Call: August is National Wellness Month. What is your favorite healthy food?

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Roll Out the Red Carpet For Extension Homemakers

*Musical Red Carpet Awards
& Kickoff Event*

**August 5, 2025
5:30 pm**

Clinton County Extension Office

- *Member Award Recognition
- *New Program Year Planning
- *Glamorous Attire Encouraged

Not a member?
Come join us to learn more!

RSVP by August 1st



Get in Tune with Clinton County Homemakers Fall/Winter 2025

More Details to Come

September 2nd 5:30 p.m.

Get in Tune with Disaster & Emergency Preparedness

September 12th

Senior Symposium, 8:00 a.m.-1:00 p.m.

September 25th

Evolving Leaders Forum, Campbellsville

October 7th 5:30 p.m.

Get in Tune with Cancer Awareness

October 15th

Cancer Awareness Day, 10:00 a.m.-1:00 p.m.

November 4th 5:30 p.m.

Get in Tune with Holiday Spending

November 29th

Christmas in the Foothills

December 2nd 5:30 p.m.

Get in Tune with Family Traditions



MONEYWISE

VALUING PEOPLE. VALUING MONEY.

AUGUST 2025

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

THIS MONTH'S TOPIC: COMMUNICATION TIPS FOR TALKING ABOUT MONEY

Talking about money isn't always easy. Maybe you grew up in a household that talked openly about finances. Or, perhaps money was something not discussed with children. Now as an adult, financial conversations are stressful.

If you share expenses with someone (like a partner, kids, or aging parents), having healthy money conversations can reduce stress and improve relationships. Healthy communication about money can also increase your family's **financial well-being**, which means having financial security and financial freedom of choice in the present and the future (CFPB, 2025).

DON'T SKIP MONEY TALKS

How and when to bring up money conversations may seem tricky. *Will it cause tension? Will it start a fight?* These fears can make it tempting to avoid money topics. But avoiding those talks doesn't make financial challenges go away. Instead it often increases stress. Research suggests financial stress can cause poor sleep, headaches, trouble concentrating, anxiety, depression, or even hopelessness (APA, 2022). Conversely, healthy financial conversations can increase relationship satisfaction, create shared goals, reduce conflict, and buffer stress.



ASK CURIOUS QUESTIONS

Whether talking with a spouse, parent, or child, start money conversations from a place of curiosity and ask open-ended questions like those below. This fosters connections and invites thoughtful responses. It shows that you care about the person, and not just the "money."

- How do you feel when we talk about money?
- What is something you'd like to save for this year?
- How do we decide what is important to spend money on?
- Is there anything you'd like us to do differently with our money?

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DON'T TACKLE EVERYTHING AT ONCE. TAKE ONE STEP AT A TIME.



The University of Wisconsin Extension series, Money Matters, offers other communication tips for talking about money. Visit <https://ukfcs.net/UWMoneyMatters> to learn more.

As you talk through money topics and values, take turns answering questions, be honest in your responses, and try not to interrupt. Listen carefully so all points of view are heard.

MONEY CONVERSATIONS TIPS

- **Pick a Good Time.** Don't talk when you're rushed, tired, or upset. Choose a quiet time when you can focus.
- **Be Kind and Clear.** Use "I" statements like, *"I feel worried about our credit card bill."* Don't blame or generalize.
- **Work Toward a Goal.** Whether paying off debt or planning a vacation, it is easier to talk about money when working toward something positive.
- **Use Tools to Help.** Use digital resources like PowerPay (<https://ukfcs.net/USUPowerPay>), a free debt reduction tool from Utah State University Extension that offers personalized debt elimination plans.
- **Don't Tackle Everything at Once.** Take one step at a time. Start with topics that will move you closer to a financial goal.

- **Ask a professional.** If talking about money leads to fights or hurt feelings, it may be helpful to visit a financial therapist or counselor.

COMMUNICATING THROUGH CONFLICT

It is normal to have different opinions about money — from small things like how much to spend on vacations, hobbies, gifts, or groceries to larger things like estate planning, saving for retirement, or paying off debt. Rather than waiting for a money emergency to start a conversation, have regular check-ins scheduled on your calendar. Talking regularly about money helps everyone stay on the same page. Read more in the University of Kentucky Extension publication, *How Can We Communicate Without Conflict?* (<https://ukfcs.net/FCS5482>).

REFERENCES:

American Psychological Association. (APA, 2022). <https://www.apa.org/news/press/releases/stress/2022/concerned-future-inflation>

Consumer Financial Protection Bureau. (CFPB, 2025). <https://www.consumerfinance.gov/consumer-tools/financial-well-being/>