

# Extracts of Thyme

UNIVERSITY OF  
MARYLAND  
EXTENSION

## Savings Goals for the New Year

Each January we get a powerful fresh start in the form of a new year. That clean slate for the year ahead encourages us to set goals, try new things, and try to improve our habits for the year ahead. Often fitness and health goals get all the attention. Our friends are on social media sharing their new eating plan or marathon training schedule. Health goals are important, but financial goals can be just as important for overall wellness! As we head into 2025, why not try out some savings goals and shift some focus to your financial health?

Changing our behavior is always a challenge. In many ways, our brains aren't wired to give up the things we want now for something we might be able to have in the future. And as our goals get bigger and further in the future, this gets more and more difficult. We might really want to pay off our car loan or student loan, but those things can take small amounts of money over many years. Spending that money on things we enjoy now would definitely be more fun and using that money to pay down debt can feel pretty anticlimactic.

One strategy for improving our motivation is to create a vision board. Ideally, this vision board would focus on a specific large financial goal. It would include pictures that show:

- How it would feel to achieve the goal
- What you would be able to do when you achieve the goal
- The kinds of characteristics you will have when you achieve the goal



Looking at the vision board reminds us that the goal is important, possible, and that achieving it will change our lives for the better! It helps us visualize that when we say no to something right now, it is because we want to be able to say yes to something else in the future. I made one recently and hung it where I would see it each morning. It was focused on a dream I have always had to travel. After 5 years of saving, my husband and I took the trip I had always dreamed of last summer! I'm looking forward to making a new one for this year because the previous one was such a great source of motivation.

The vision board is an excellent tool for motivation, but it needs to be paired with strategies you can actually use to save the money. One option is to start small because it gives you the chance to create a new habit without having to stick with any really major changes. For example, my bank allows me to round up to increase my savings. With rounding up, each of my purchases is rounded up to the

nearest dollar and the rounded-up amount is placed in my savings account. For example, if I bought dinner and it was 19.20 then my bank would round that charge up to 20.00. Of that, 19.20 would go to the restaurant and 0.80 would go into my savings account. The amounts are small, but they add up over time!



If you're looking to save in larger amounts, it might be good to look into your bank's options on savings accounts. At my bank, it doesn't cost me anything to open an additional savings account and I can do it from right within their app! Once I have the account, I can add a label to it. I usually label my accounts with what I want to do with the money in the account. An example would be an account labeled "Emergency Fund" where I save for emergencies or "Summer Vacation" where I save to take a trip with my family over the summer. Some banks even let you set a goal for your account and give you a status bar showing how much progress you have made toward your savings goal. Things like this can really help with motivation!

It seems simple, but adding these labels can be a powerful way to change the way our brain thinks about money. If I am running short and need to move some money from savings to make a purchase, seeing that label makes me stop and think. Is it really worth it to me to take money from my summer vacation to buy this other thing? Sometimes it's groceries or an important bill, and the answer is yes. But other times I realize I'd much rather go on vacation than buy whatever it is I'm considering.

These small changes can add up to some major savings over the course of a year! They can help you establish an emergency fund and save for future needs (and wants). Hopefully you try out some savings goals or other financial goals this year! Drop a comment and let us know, do you have a savings goal for 2025? Are there any strategies you use that work for you?

*Source: Carrie Sorenson*

## Holiday Budget Tips

The days are getting shorter and I am starting to get more and more creative with my Thanksgiving leftovers. For me, those are clear signs that we are getting into the height of the holiday season. Looking at my calendar for the next few weeks, there are gatherings with friends and family, gifts to buy, and special meals to plan. Unfortunately, all of these things can add up and stretch an already tight budget even tighter. So, I thought I would share some tips for staying on track with your budget this holiday season.

### **Tip #1: Make sure you have an accurate budget**

This may seem obvious to some, but I want to explain what I mean here. Many of us are feeling the pressures of inflation as prices rise for all kinds of things. What you may not realize is that many people also engage in "mental accounting". This means that they try to keep track of their money in their mind. But when prices are rising and changing, your estimate of how much things cost might be off. Additionally, the busy holiday season can mean it is difficult to remember everything we will need

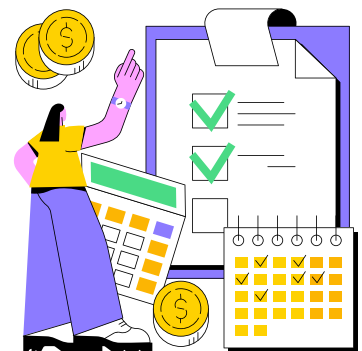
to do and buy. This is a recipe for a budget shock. Essentially, it puts us in a position where things are likely to cost more than we expect and we are likely to forget about some things we need. Doing our best to get an accurate idea of what we will need and how much it will cost will give us a better idea of what we need to do to stay on budget.

### **Tip #2: Consider modifying traditions, especially expensive ones**

Tradition is a powerful force in many of our lives. It can feel comforting to know that some things will stay the same, even as time passes. Additionally, we may feel that others are relying on us to keep certain traditions alive. But if maintaining a holiday tradition means that you are going to have trouble affording things you need, then it makes sense to reconsider. Communication is key here. It can be difficult to talk about money, but it could help explain to family and friends why a particular tradition might need to change. For example, you might host a gathering with friends where you typically provide all the food. But you might be able to talk with friends and let them know that, especially with inflated food prices, that won't be an option this year. Your friends might be willing to switch the tradition to a pot luck meal. That way, you can still spend time together without breaking the bank. I know this year I will be thinking about why certain traditions are important to me and trying to get creative with finding ways to achieve the same goal, but at a lower cost.

### **Tip #3: Manage impulse extras**

This may not be true for everyone, but for me the holiday season encourages impulse spending. Since I am spending more time in stores where I am browsing for gifts, rather than shopping with a list, it makes it more likely that I will throw some extra things in my cart. But these small purchases can quickly throw my holiday budget out of whack. I have a few ideas for how I can limit this extra spending:



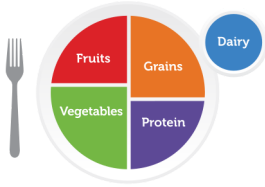
- Know when I'm done shopping for each person. If I see something I think my dad would love, but I already have a gift for him, I need to encourage myself to leave it on the shelf. I could always take a picture and save it for his birthday or Father's Day.

- Whenever possible, have a list. Instead of wandering from store to store and increasing the chances of buying random things, I am planning to go out when I have a list and an idea of what I really need.

- Avoid the "Buy Now" button. If I can give myself a day or two to consider purchases, it might help me avoid buying things I don't really need. When I'm online shopping, adding something to my cart rather than buying it immediately will give me time to truly consider my purchases.

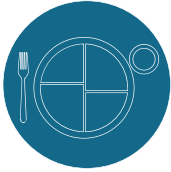
Especially during the holiday season, there is pressure to spend money. We tend to feel like there are so many things we have to have so that we can make memories with family and friends. But I think there are ways to create memories and enjoy the holiday season without overspending and making life more difficult for ourselves in the New Year. So, this year I am going to give it my best shot and I hope you will too. Happy Holidays!

Start simple  
with MyPlate



# Celebrations and Gatherings

Healthy eating is important at every stage of life, including celebrations and gatherings. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



## Serve up variety

At your next event, create a colorful buffet table that includes a variety of foods from all the food groups.



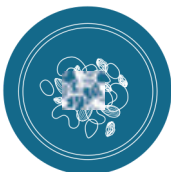
## Cheers to good health

Serve water or unsweetened iced tea with fresh mint leaves. Offer seltzer water with a splash of 100% fruit juice or a wedge of lemon or lime.



## Make activity part of the fun

Laugh, mingle, dance, and play games. Have fun walking and talking with family and friends after a special meal.



## Rethink dessert

Offer a combination of fresh and dried fruit. Put out fixings for guests to make their own trail mix with a combination of peanuts, dark chocolate chips, and dried fruits.



## Reduce food waste

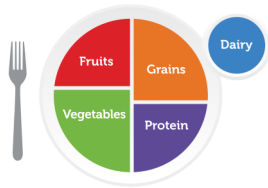
Manage leftovers by packing them for guests to take home, adding them to soups or salads, and including extra veggies in omelets, sandwiches, or stews.



## Try a twist on your favorite dish

Substitute unsweetened applesauce for butter when baking, or use low-fat milk when a recipe calls for cream. Experiment with low-salt herbs and spices.

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# Cut Back on Added Sugars

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



## Think about your drinks

Balance your meal by drinking water instead of sugary drinks like soda, lemonade, or sports drinks. Try some sparkling water with a lemon wedge or a small piece of fresh fruit.



## Enjoy a sprinkle or two

Skip the sugar and top your coffee with a dash of cinnamon, nutmeg, or cocoa powder instead. This adds a little variety to the flavor of your coffee.



## Satisfy your sweet tooth

Indulge in a naturally sweet dessert—fruit! Enjoy a fresh fruit salad, baked apples with cinnamon, or a piece of fruit right out of the fridge.



## Split the sweets

Share dessert with a friend. Half a pastry or slice of cake means only half the added sugars (and calories) for each of you.



## Pick lower sugar options

Choose packaged foods that have less or no added sugars such as plain low-fat or fat-free yogurt, unsweetened applesauce, or canned fruit packed in its own juice or water.



## Check the label

Added sugars are now prominently displayed on the [Nutrition Facts label](#) of packaged foods. Use this information to compare added sugars on similar products. Keep in mind that there are many names for added sugars, such as fructose, dextrose, maple syrup, and cane juice.



Go to [MyPlate.gov](http://MyPlate.gov) for more information. USDA is an equal opportunity provider, employer, and lender.

The benefits of healthy eating  
add up over time, bite by bite.

# Turkey Rice Soup

## Servings: 10 Ingredients:

2 Tablespoon olive oil  
1 onion, diced  
3 cloves garlic  
3 carrots, chopped  
3 celery stalks, chopped  
8 cups chicken or turkey broth  
3 cups turkey, chopped  
3/4 cup brown rice  
1 cup mushrooms, sliced  
2 cups broccoli, chopped (fresh or frozen)  
1 Tablespoon parsley or thyme  
Salt and pepper to taste

## Directions:

1. Drizzle olive oil in a large pot over medium heat.
2. Saute mushrooms, celery, carrots, and onion for about 5 minutes or until tender.
3. Toss in garlic and turkey and stir continuously.
4. Add broth and turn the heat up to high until broth starts to boil. Once boiling, add rice. Immediately turn the heat back down to medium-low, cover the lid, and cook for 10 minutes.
5. Add fresh or frozen broccoli and herbs and cook for another 10 minutes or until rice and broccoli are tender.

**Note:** If someone in your family is not a fan of broccoli, try adding other veggies like spinach, chard, or kale in place of broccoli.

## Notes & Tips:

**Slow Cooker:** To make in a slow cooker, add onion, cloves, carrots, celery, chicken or turkey broth, turkey, brown rice and mushrooms into the slow cooker. Cook on low for 4 to 6 hours. About 1 hour before serving, add fresh or frozen broccoli and parsley or thyme. Cook until broccoli is tender.

## Nutrition Facts

10 serving per container	
<b>Serving size</b>	1 cup
<b>Amount Per Serving</b>	
<b>Calories</b>	<b>250</b>
<b>% Daily Value*</b>	
<b>Total Fat</b> 13g	<b>17%</b>
Saturated Fat 3.5g	<b>18%</b>
Trans Fat 0g	
<b>Cholesterol</b> 65mg	<b>22%</b>
<b>Sodium</b> 135mg	<b>6%</b>
<b>Total Carbohydrate</b> 9g	<b>3%</b>
Dietary Fiber 2g	<b>7%</b>
Total Sugars 2g	
Includes 0g Added Sugars	<b>0%</b>
<b>Protein</b> 21g	
Vitamin D 0mcg	0%
Calcium 48mg	4%
Iron 2mg	10%
Potassium 479mg	10%

\*The % Daily Value tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

# Turkey Stuffed Acorn Squash

## Servings: 4 Ingredients:

- 2 medium acorn squash (about 1 ½ pounds each) washed
- 1 small onion, washed and finely chopped
- 2 cups cooked turkey or chicken, chopped
- 2 cups leftover, cooked stuffing
- 1/2 cup cranberry sauce or 1/3 cup dried cranberries
- 1/2 cup low-sodium vegetable or chicken broth

## Directions:

1. Preheat the oven to 350°F.
2. Poke holes around acorn squash and place in the microwave for about 2 minutes to soften squash to cut.
3. Once the squash is softened, cut in half lengthwise. Remove the seeds and pulp with a spoon
4. Place squash halves in a baking pan, cut side facing down.
5. Add 1-2 cups of water to the pan, enough to fill about 3 inches high.
6. Bake squash in the oven, uncovered, for 30 minutes.
7. While squash is baking, place chopped onion in a large microwave-safe bowl.
8. Microwave onion, covered, on high for 1-2 minutes or until tender.
9. Add turkey or chicken, stuffing, cranberry sauce or dried cranberries, and broth to the cooked onion.
10. Carefully remove squash from the baking pan and drain water.
11. Put the squash back into the pan, with the cut side up.
12. Fill each squash with the turkey or chicken mixture.
13. Bake, uncovered, 25-30 minutes, or until heated through and squash is easily pierced with a fork.

## Nutrition Facts

4 serving per container

**Serving size** 1/2 squash

### Amount Per Serving

**Calories** **440**

**% Daily Value\***

**Total Fat** 10g **13%**

Saturated Fat 2.5g **13%**

Trans Fat 0g

**Cholesterol** 80mg **27%**

**Sodium** 480mg **21%**

**Total Carbohydrate** 59g **21%**

Dietary Fiber 4g **14%**

Total Sugars 14g

Includes 0g Added Sugars **0%**

**Protein** 30g

Vitamin D 0mcg 0%

Calcium 101mg 8%

Iron 4mg 20%

Potassium 1060mg 25%

\*The % Daily Value tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

# Healthy Pumpkin Pie

## Servings: 8 Ingredients:

½ cup reduced-fat baking mix  
2 eggs  
¾ cup sugar  
1 ½ cups canned pumpkin  
2 teaspoons pumpkin pie spice (or 1 teaspoon cinnamon, ½ teaspoon ginger, ¼ teaspoon cloves and ¼ teaspoon nutmeg)  
¼ teaspoon salt  
1 can (12 ounces) fat-free evaporated milk  
Cooking oil spray

## Directions:

1. Preheat oven to 350 degrees Fahrenheit.
2. Mix all ingredients in a blender or food processor for 2 minutes.
3. Spray a 10-inch pie plate with cooking oil spray.
4. Pour the pumpkin mixture into the pan.
5. Bake for 40 to 50 minutes, or until a knife inserted in the center comes out clean.
6. Cool completely before cutting.

## Nutrition Facts

8 serving per container

**Serving size** 1/8 pie

### Amount Per Serving

**Calories** **100**

**% Daily Value\***

**Total Fat** 2g **3%**

Saturated Fat 0g **0%**

Trans Fat 0g

**Cholesterol** 50mg **17%**

**Sodium** 210mg **9%**

**Total Carbohydrate** 14g **5%**

Dietary Fiber 1g **4%**

Total Sugars 7g

Includes 0g Added Sugars **0%**

**Protein** 6g

Vitamin D 1mcg 6%

Calcium 180mg 15%

Iron 1mg 6%

Potassium 158mg 4%

\*The % Daily Value tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.



# Spark Your Child's Imagination by Making Food Fun

Kids don't always like new foods right away. This is totally normal, but can be frustrating as a parent. You may even be thinking, "I know they won't eat it- why should I give it to them?" But, if you never serve it, they will never have the chance to eat it, right?

**Offer new fruits and vegetables many times, served in a variety of fun and familiar ways.**

It may take over 15 times of being exposed to a food before a child begins to accept it. The first few times children are given a new food, they may just smell, touch or play with it. That may progress to tiny nibbles and licks the next few times they are given a food, maybe resulting in them spitting it out. Finally after many times of being offered a food, they may actually eat and swallow it.

Making new foods fun can make them more likely to be tasted. Try some of these fun ideas:



- Silly names: be inspired by the color, animals, their favorite characters, sports teams, or books. *Example:* Green drops from Greenland (peas) is from *I Will Never Not Ever Eat a Tomato*.
- Simple things like using a colorful cup or bowl to introduce a new food can help. Get creative.
- Shredded cheese, citrus juice, chopped herbs, or a seasoning mix can be sprinkled on top by a child.
- Hummus, bean dip, salsa, and salad dressing make tasty dips for veggies, while vanilla yogurt can be an enticing dip for fruit!

Food shape cutters can also be good for first introducing a plain food item and making it more exciting. Here are some tips on how to use them:

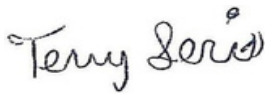
- Different shaped food cutters can be used every now and then as a special way to introduce plain produce.
- Start small! You don't need to cut an entire lunch or whole melon into different shapes. Just do a small piece of the new fruit you are offering or a few pieces of the vegetable they only sometimes like.
- They work well with firm items cut into flat pieces, like apples, carrots, cucumbers, melons, peppers, and radishes.
- Cut the food into thin, flat pieces, place the food shape cutter on top and press down Firmly. If the cutter doesn't go all the way through the food, first try wiggling it back and forth while pressing down. An adult may need to gently press their thumb on the edge of the cutter to make it cut through.
- If a food gets stuck in a food shape cutter, you can use a straw or chopstick to push the food out

from the top of the cutter.

- When using the food shape cutters, the outside edges left after cutting shouldn't be wasted. They can be eaten as is or chopped up to be used in another dish, like a stir-fry, salad, or smoothie.

If you want to try your food shape cutters with a recipe, this **Veggie Flatbread** <<https://extension.umd.edu/programs/family-consumer-sciences/snap-ed/eat-smart/recipes/veggie-flatbread>> is a kid-friendly option that lets kids personalize their own individual flatbread!

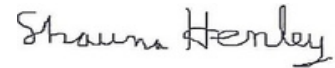
<https://extension.umd.edu/programs/family-consumer-sciences/snap-ed/eat-smart/eat-smart-blog/spark-your-childs-imagination-making-food-fun/>



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### Revision of Mailing List

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**Dec-Feb 2024-2025**