

EXTRACTS OF THYME

Fall 2024

Tips for Using Back to School Shopping to Teach about Money!

Going back to school can be both exciting and stressful for parents and kids alike! Getting everything that kids need for back to school can add to the stress, especially when budgets are tight. One part of the cost is the actual cost of the supplies. Many of us shop around, use coupons or use other strategies to keep those costs down. But another part of the cost is the expectations that kids can have for their school supplies. Pencils and folders branded with their favorite cartoon character can increase the costs over your standard yellow pencils and plain folders. Trendy outfits and backpacks can be very expensive, only to break or be grown out of later in the year. While these are things we understand as adults, for kids, this is not as easy to explain. So, what can parents do to help their kids understand budgets and how they affect school shopping?

One strategy is to talk about the value of money with kids! It can start off simply, maybe by pointing out the difference in cost between two similar items at the grocery store. The idea is to help kids begin to understand that things cost money and that we don't have an infinite supply of money. This might sound simple, but it is likely not something kids understand on their own!

Another level of this same activity could be to let kids practice on their own. For example, talking about how much money you get for completing different tasks (this could be real money or some sort of token/pretend money). The idea is to teach the concept that money is usually something we receive when we spend a certain amount of time working on something. This is great because it allows you to talk about how much things cost and whether they are worth the amount of work required to purchase that thing. Once kids understand that cool backpack costs all the money they earned working on something, it might not seem as cool anymore.

Another strategy is to set expectations and try to give options during the shopping process. Learning about budgets and the value of money can take some time. With back to school shopping fast approaching, that may or may not be something people have time to work on. I think for many of us, one thing that we are trying to avoid is the mid-aisle meltdown. That moment when your child spots the most exciting pencil case (or jacket, backpack, or some other school item) that they have ever seen. They are adamant that they have to have it and you, as the parent, have to say no because it's out of budget. Sometimes, that no is the worst thing they can imagine, and it all falls apart from there. Sometimes it can be avoided by going shopping without them, but that isn't always an option for folks. So, another thing that you could consider is talking about the shopping plan ahead of time.

You might be able to go over the shopping list with your child and talk about the things they are going to be able to decide all by themselves. Maybe they are going to be allowed to pick all their own folders or

pencils. If they have some of their own money saved up, you might even be able to set the expectation that they have to be able to pay for extra special things out of their own money. Often kids are looking for places to make their own decisions, so knowing from the beginning that they are going to be able to do that at points along the way can help. If letting them pick completely on their own isn't a good option, consider having 2-3 options they can pick between for some of the things on the list. Maybe they can't have their favorite lunchbox, but you could present 2-3 options that are in the budget and let them pick from there. Having some choice in the matter might be enough to avert the meltdown!

However you decide to go about back to school shopping, it is a great opportunity to teach kids about the value of money! You might be able to talk about it using books like *The Berenstain Bears' Dollars and Sense* or *Alexander, Who Used to Be Rich Last Sunday*. The Consumer Financial Protection Bureau has a great list of books about money and activity guides for parents! You can find them at <https://www.consumerfinance.gov/consumer-tools/money-as-you-grow/bookshelf/>

You might also be able to talk about it by talking kids through the way you think when you're buying groceries or other household items. Hopefully this can help kids build their money skills and maybe avoid some shopping meltdowns along the way!

Source: Carrie Sorenson

Enjoy More Fruits and Veggies

Fresh fruits and vegetables grown nearby are available from Spring through Fall at your community farmers' market, farm stand, and grocery store. Enjoy some fresh produce now and save some for later. You will need a large pot, a baking sheet, and freezer bags or containers. Use tape and a permanent marker to label and date your frozen produce. Use frozen produce in the coming months to enjoy the flavors of the harvest all year long.

Spring	Summer	Fall
Berries	Summer Squash	Apples
Leafy Greens	Corn, Green Beans	Pears
Herbs	Tomatoes	Winter Squash
Onions, Garlic, Scallions	Peaches, Nectarines, Plums	Broccoli, Cauliflower
Beets	Hot and Sweet Peppers	Carrots, Beets

Flash Cook and Freeze Vegetables:

Leafy greens, beets, summer squash, corn, green beans, tomatoes, peppers, broccoli, cauliflower, and carrots will all keep well in the freezer.

1. Wash vegetables
2. Cut vegetables into smaller pieces (remove tough stems from greens, cut corn off the cob)
3. Add veggies to a pot of boiling water
4. Cook for 3 minutes
5. Cool cooked veggies in ice water for 5 minutes
6. Drain well and squeeze out excess water from leafy greens. Freeze in labeled freezer bags or containers for up to 6 months

Freeze Fresh Fruit:

Berries, sliced peaches, plums, and nectarines all keep well in the freezer.

1. Wash fruit and drain well
2. Spread fruit, in a single layer, on a baking sheet and freeze until hard
3. Transfer fruit to a labeled freezer bag or container and store in the freezer for up to 6 months

Go from Apples to Applesauce with this easy recipe <https://go.umd.edu/applesauce>

Freeze Fresh Herbs:

Freeze Fresh Herbs: Add frozen herb cubes to soups, sauces, pasta dishes, casseroles, and stir-frys to boost flavor without adding fat or salt.

1. Wash, dry, and chop fresh herbs
2. Place 1 Tablespoon of fresh herbs into each section of a clean ice cube tray
3. Fill each section with water and freeze until solid
4. Transfer frozen herb cubes to a freezer bag and label and date for future use

Smart Tips

PLAN - Make a list of family favorite fruits and vegetables and make a note when they are in season. Plan meals and snacks for the week to include seasonal produce now and make time to prepare and freeze some for later.

SHOP - Shop in season when produce tastes best and can cost less. Look for seasonal sales and discounts so you can buy a variety of fruits and veggies. Ask family members to choose a new fruit or veggie to try - you might find a new family favorite!

EAT - Enjoy fresh produce in different ways - raw or cooked. Wash and cut up fruits and veggies and store within easy reach for a quick healthy snack on the go. Stay hydrated with fresh produce - it has lots of water inside!

Source: <https://extension.umd.edu/programs/family-consumer-sciences/snap-ed/eat-smart/>

Freezing Your Summer Yummies!

You have planted your summer garden and now the bounty is starting to come in. What to do with all the wonderful fruits and veggies that you cannot possibly eat? Preserve them by freezing them safely!



Simple Steps to Safe Freezing:

1. **Prepare your space:** Clean and sanitize the counter and all kitchen equipment needed such as pots, bowls and utensils.
2. **Pick your produce:** Start with one food type at a time (e.g., all strawberries). Pick and freeze your harvest within 24 hours for the best flavor and nutritional quality.
3. **Sort produce** by size, ripeness and color.
4. **Rinse and clean produce** under running water to remove dirt and drain it before freezing. Use a product to scrub away any soil. Do not soak produce in water as soaking can actually spread the germs.
5. **Prepare your foods for freezing:** Some vegetables such as tomatoes, squash and green beans will need special treatment like blanching and some fruits may need to be dry packed. You can find a guide here: [Blanching Vegetables - National Center for Home Food Preservation](#)
6. **Store your foods** in containers designed for freezing like freezer bags, plastic and glass containers. Small batches work best and pack foods tightly to remove all air.
7. **Freezer temperature:** Set your freezer between 0 to -20 degrees F. Label your foods with “packed on” and “use by” dates. Store for no more than 8-12 months for the best taste and quality.

Some veggies that do not freeze well: Cabbage, celery, cucumbers, lettuce, radishes and potatoes

Some additional resources for freezing produce at home:

- [Freezing - National Center for Home Food Preservation](#) - for specific information for many fruits and vegetables.
- [How to safely freeze fruit for the best quality - UMN Extension](#) - for freezing techniques and specific ways to freeze unsweetened fruit.
- [Video: 10 freezing tips you want to know \(about 1 hour long\) - University of Maryland Extension](#) - for science of freezing and freezing techniques

Source: <https://extension.umd.edu/programs/family-consumer-sciences/snap-ed/eat-smart/>

Plan, Shop and Eat Smart: Get the Facts

Making food choices at the grocery store is hard. Food packages have so much information! Focus on the facts to decide what to buy each time you shop. Make a shopping list to include more whole, one-ingredient foods like fruits, vegetables, whole grains, eggs, and beans. These healthy choices will save you time at the store - no label reading needed!

Ingredients List

- Look for names of foods you know. A short list of ingredients is often the healthiest choice.
- Check the order of ingredients on the list. The ingredients that weigh the most are listed first.
- Make whole grains your first choice for bread, cereal, pasta, rice, and tortillas. Look for the word whole at the beginning of the ingredients list. It will be listed before the name of the grain – whole oats, whole corn, whole wheat.
- Limit foods that have added sugars on the ingredients list. Words that end in **-ose** like **dextrose**, **fructose**, **galactose**, **glucose**, **lactose**, **maltose**, **sucrose** are all types of sugar. Many processed foods have more than one type of sugar added.

Sample ingredients list

Ingredients: Whole Wheat Flour, Water, Yeast, Brown Sugar, Wheat Gluten, Contains 2% Or Less Of Each Of The Following: Salt, Monoglycerides, Enzymes, Ascorbic Acid, Soybean Oil, Vinegar, Cultured Wheat Flour, Monocalcium Phosphate, Soy Lecithin.

Nutrition Facts Label

- Check the number of **servings per container**. One package of food may have more than one serving.
- Note the **serving size**. The nutrition facts listed are for one single serving, the amount usually eaten at one time.
- **Calories** add up. The total number of calories listed on the label is for a single serving. Balance calories you eat and drink with calories you use through daily activity, to maintain a healthy body weight. To learn more visit <https://www.myplate.gov/myplate-plan>
- Look for foods with **less fat, added sugar, and salt**. **Less than 5%** daily value (DV) is considered low.
- Look for foods with more **fiber, calcium, vitamin D, iron, and potassium**. **20% or more** daily value (DV) is considered high.

Nutrition Facts	
16 Servings Per Container	
Serving Size	1 slice (43g)
Amount per serving	110
Calories	
% Daily Value*	
Total Fat 2g	3%
Saturated Fat 0g	0%
Trans Fat 0g	
Polyunsaturated Fat 1g	
Monounsaturated Fat 0g	
Cholesterol 0mg	0%
Sodium 160mg	7%
Total Carbohydrate 21g	8%
Dietary Fiber 3g	11%
Total Sugars 3g	
Includes 3g Added Sugars	6%
Protein 4g	
Vitamin D 0mcg 0% • Calcium 50mg 4%	
Iron 0.9mg 4% • Potassium 100mg 2%	
<small>* The % Daily Value (DV) 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.</small>	

Smart Tips

- **PLAN** - Practice reading food package labels at home, before grocery shopping. Read the ingredients list and the nutrition facts label to know which foods to choose more often and which foods to choose less often. Make a shopping list and stick to it.
- **SHOP** - Read each food package before you buy a new product. Foods like fresh fruits and vegetables, eggs, and plain oats, rice, or beans only have one ingredient - no label reading needed!
- **EAT** - Enjoy a variety of foods each day. Include fruits and vegetables in each meal and snack. Eat more whole grains. Choose low-fat dairy foods like milk, cheese, and yogurt. Eat less packaged snacks - read before you eat!

SNAP Benefits Help Families

Groceries are expensive. SNAP dollars can help pay for food, and free up money to pay other bills. Use SNAP benefits to buy healthy foods at the grocery store, online, and at the farmers' market too. These tips will help you shop smart with your SNAP benefits.

At the Grocery Store

- SNAP benefits can be used to buy fresh, frozen and canned fruits and vegetables, meats, milk, and eggs.
- Check your EBT balance before going to the grocery store. Visit the www.ConnectEBT.com website to see how much money is available on your card before shopping.
- Plan meals with foods on sale. Check the weekly sale ads and create meals featuring fruits, vegetables, and lean meats.

At the Farmers' Market

- Go to the market often to buy in-season produce when it tastes best and may cost less than at other times of the year.
- Buy vegetable and herb seedling plants with your SNAP benefits and grow your own at home.
- Check the balance on your SNAP card before visiting the market to know how much you have to spend.
- Many markets offer matching programs to double your SNAP dollars each time you shop. Double dollars can help you buy more fresh produce. Visit the market managers tent or <https://www.marylandmarketmoney.org/mmmlocations> to see if the market near you participates in this program.

Shop Online

- Some stores now accept SNAP to buy groceries online.
- Visit <https://www.myplate.gov/app/shopsimple> and under the Explore section you can search SNAP EBT Savings to find a store.
- Choose a store that accepts SNAP and follow the directions on the store website to create an account.
- Enter your SNAP/EBT card information. Add one other form of payment for items you cannot pay for with SNAP, like non-food items and any store fees.
- Check the sales online before you shop, they may be different than in-store sales.

Smart Tips for Making the Most Out of Your Benefits:

PLAN - your meals around in-season produce and sale items to make the most of your food dollars. Make a shopping list and stick to it! Don't shop when you are hungry. Stretch benefits over the month by adding beans and lentils as a low cost protein to your meals.

SHOP - Look for store brands rather than buying name brand items. Stock up on pantry staples like canned tomatoes, rice and beans when they are on sale. If you find a sale on items you can use, buying extra can save money in the long run.

EAT - Cook once and eat twice! When preparing meals, package leftovers to eat for lunch the next day. Leftovers can also be frozen to eat at a later time.

Source: <https://extension.umd.edu/programs/family-consumer-sciences/snap-ed/eat-smart/>

My Choice Parfait

Ingredients:

½ cup low-fat vanilla yogurt

¼ cup crunchy, whole grain cereal, such as oat cereal or wheat squares

½ cup fruit, choosing at least 2 from the chart below:

Fresh	Frozen	Canned/Jarred
Banana	Mango	Applesauce
Blueberries	Berry Mix	Pineapple
Raspberries	Tropical Fruit Mix	Peaches
Strawberries	Cherries	Mandarin Oranges
Kiwi		Pumpkin

Directions:

1. *Scoop the yogurt into a cup or bowl.
2. Prepare the fruit you have chosen from the chart: Slice bananas, strawberries, or kiwi into smaller pieces. Thaw and drain any frozen fruit. Drain any excess juice from the canned or jarred fruit.
3. *Soft fruits, such as bananas, berries, and canned peaches, can be mashed and used like a jam topping or mixed in to flavor the yogurt.
4. *Place the prepared fruit on top of the yogurt.
5. *Top with the crunchy cereal of your choice. Enjoy!

*Kid-friendly steps

Source: <https://extension.umd.edu/programs/family-consumer-sciences/snap-ed/eat-smart/>

Nutrition Facts

1 serving per container

Serving size 1 parfait

Amount Per Serving

Calories 170

% Daily Value*

Total Fat 1.5g 2%

Saturated Fat 0.5g 3%

Trans Fat 0g

Cholesterol 5mg 2%

Sodium 85mg 4%

Total Carbohydrate 35g 13%

Dietary Fiber 2g 7%

Total Sugars 22g

Includes 0g Added Sugars 0%

Protein 5g

Vitamin D 1mcg 6%

Calcium 132mg 10%

Iron 3mg 15%

Potassium 274mg 6%

* 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.



Salad in a Jar

Ingredients:

- 1 cup leafy greens
- ¼-½ cup vegetables
- ¼ cup fruits
- 2 tablespoons extras
- 2 tablespoons salad dressing of your choice

Greens	Veggies	Fruits	Extras
Spinach	Diced bell peppers		Dried cranberries
Kale	Shredded carrot	Apple slices	Sunflower or pumpkin seeds
Arugula	Cucumber slices	Blueberries	Chopped nuts
Romaine lettuce	Tomato wedges	Sliced strawberries	Shredded or crumbled cheese
Swiss Chard	Red onion slices	Mango chunks	Cooked quinoa
Spring Mix	Diced avocado		
Cabbage	Cooked beets		
	Sugar snap peas		

Nutrition Facts

1 serving per container
Serving size 1 jar

Amount Per Serving

Calories 240

% Daily Value*

Total Fat 16g 21%

Saturated Fat 1.5g 8%

Trans Fat 0g

Cholesterol 0mg 0%

Sodium 320mg 14%

Total Carbohydrate 22g 8%

Dietary Fiber 5g 18%

Total Sugars 12g

Includes 0g Added Sugars 0%

Protein 6g

Vitamin D 0mcg 0%

Calcium 70mg 6%

Iron 2mg 10%

Potassium 606mg 15%

* 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.

Directions:

1. *Choose your ingredients from the chart above. You need at least one leafy green as the base. Then pick 2-3 vegetables and 1 fruit to add. You may also choose an “extra” from the list to add more flavor or crunch!
2. Measure and add your ingredients to a quart sized jar with a lid or a similar sized plastic food container/zip-top bag (Use plastic containers if making with a young child). Drizzle the salad dressing over the ingredients.
3. *Put the lid on and shake well, making sure the dressing coats all of the ingredients.
4. Open the jar/container, pour into a bowl and enjoy!



Add protein (chicken, tuna, hard boiled eggs, edamame, beans, or baked tofu) to make it an entree salad!

* Kid-friendly step

Health Benefits of Gardening

Many of us know that it is important to be physically active. But it can also feel difficult for many to get active if they aren't into running, going to the gym, or participating in other traditional exercise. But the good news is that physical activity comes in many forms, and you might be doing some form of physical activity without even realizing it. For example, gardening is a great way to stay active and isn't something many people think of as physical activity.

So, whether you are an avid gardener or a beginning green thumb, you might be interested in knowing all the wonderful benefits it can bring to your life! To start, gardening typically involves movement and is great for the body. Being in the garden might include bending, stretching, walking, lifting, and a variety of other movements that are beneficial for your body and your health. Also, gardening is often done outside, so it gives us the opportunity to soak up some sunlight and increase our Vitamin D levels. Finally, for many people, gardening is much more enjoyable than going to the gym. And since it is fun, people are more likely to do it. So, gardening can be an easy and fun way to increase the amount of time you spend being physically active.

The benefits of gardening don't stop with your body, they extend to your mind as well! Studies have shown that people who see and spend time around plants and gardens (often called green space), experience less anxiety, depression, and stress. In fact, one study found that daily gardening lowered dementia risk by 36%. Finally, AARP mentions that gardening can be a great way to reduce loneliness. Participating in community gardens or other group gardening programs can help people feel connected to others. This can be a great way to help your community and even make some new friends.

So, what can you do with this information? Well, if you think you might like gardening, try it out in small ways. Get a houseplant, start an indoor herb garden, and see if you enjoy tending those things. If you have a little bit more space, you could consider moving on to a window box, hanging basket, or small container garden (there are lots of tutorials online for this sort of thing). It may not be an option for everyone, but you could even plant a large outdoor garden with whatever vegetables you and your family enjoy, if you have the time and space. You may or may not be aware, but you can even get involved with your local extension office! Extension offices across the country operate Master Gardener programs. You could go to one of the classes they offer and learn more about gardening. Or you could complete the training to become a Master Gardener and join a community of folks who love to garden and teach others about gardening!

The level to which you participate in gardening is totally up to you. But, if gardening is something you like or think you might like, find ways to incorporate it into your life! It could have a host of benefits beyond the beautiful flowers or tasty things you grow.

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