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# Geary County

K-State Research and Extension News

Knowledge  
for Life

## Ask the Agent

**Q:** My oldest son is applying to several colleges. Do we have to fill out a financial aid request for each one?

**A:** No. Your best place to start is with completing a FAFSA (Free Application for Federal Student Aid.)

This online application can be found at <https://fafsa.ed.gov/>. This application is used to access federal financial aid such as grants, work-study, and loans. Additionally, most states and colleges use this information to award nonfederal aid. See the cover story "FASFA Facts" for more information. The information you submit online is shared with the colleges or universities you designate.

For more information call the Geary County K-State Research and Extension office at:

**785-238-4161**



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## FASFA Facts

January 2016

For most American college students, debt goes along with the education received. The total amount of student loan debt in the United State now exceeds 1 trillion dollars. Students can choose to get Direct Loans from the U.S. Department of Education or through private lenders. Students will find that Direct Loans offer many more options and a greater deal of consumer protection. The interest rates on federal loans are fixed for the life of the loan and are based on the spring financial market rates for loans taken out for the next academic year. Private lenders typically do not disclose the interest rates until the student makes application and are calculated on both the current market rate index and the borrower's credit history. In addition, private student loans often carry a variable interest rate that will fluctuate over time and interest begins compounding when the funds are given to the student.



It is important to get started as soon as possible on the FAFSA process. It is a lengthy application that requires a significant amount of detail about your family income and assets. You will need to get your taxes filed immediately for the agency to determine your son's EFC (Estimated Family Contribution.) Your child will also need to file as soon as possible for the same reason. The Kansas FAFSA deadline will be here soon – April 1, 2016 for the 2016-17 academic year. If your child is going to attend college outside of Kansas, you can find the filing deadlines for each state on the FAFSA.gov website. Additionally, there may be a college-specific deadline.

Your child should check with the colleges they are interested in attending about due dates. They may also want to ask the college about its definition of an application deadline - whether it is the date the college receives the FAFSA, or the date the FAFSA is processed. In preparation for beginning the application, here is a sampling of the information you and your child will need to collect:

- The student's Social Security number (it's important to enter it correctly on the FAFSA!)
- Student's parents' Social Security numbers if student is a dependent.
- Student's driver's license number if applicable
- Student's Alien Registration number if not a U.S. citizen
- Federal tax information or tax returns including IRS W-2 information, for student (and student's spouse, if married), and for their parents if applying as a dependent student:
  - IRS 1040, 1040A, 1040EZ
  - Records of student's untaxed income, such as child support received, interest income, and veterans non-education benefits, for student, and for their parents if student is a dependent student
  - Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate but not including the home in which the student lives; and business and farm assets for student, and their parents if applying as a dependent student.

If you are launching a child from high school to college this year, you need all the resources you can get to help you navigate the transition.

Here are the sources used for this article which can offer even more great information to help transition your child to college and find ways to help pay for it:

Sources: <http://http://articles.extension.org/pages/72895/student-loans>  
<https://studentaid.ed.gov/sa/fafsa/filling-out>  
<https://fafsa.ed.gov/index.htm>





Keeping the family warm and safe can become a challenge in these colder winter months. The use of portable space heaters has become a more common way to supplement central heating or heat in one room.

In their January 2016 newsletter, the National Fire Protection Association provides some great reminders about the safe selection and use of space heaters:

- Purchase a heater with the seal of an independent testing laboratory.
- Keep the heater at least 3 feet away from anything that can burn, including people.
- Choose a heater with a thermostat and overheat protection.
- Place the heater on a solid, flat surface.
- Make sure your heater has an auto shut-off to turn the heater off if it tips over.
- Keep space heaters out of the way of foot traffic and never block an exit.
- Keep children away from the space heater.
- Plug the heater directly into the wall outlet. Never use an extension cord.
- Space heaters should be turned off and unplugged when you leave the room or go to bed.

*Not all electric space heaters are the same:*

**Oil or water-filled radiator** type space heaters use heated oil or water to transfer heat to the room through the heater.

**Fan-forced heaters** have a fan that blows warm air over metal coils.

**Ceramic heaters** warm the air inside the heater with a ceramic heating element.

**Infrared heaters** use infrared bulbs to create heat.

Households can expect to average a home fire every 15 years or five fires in an average lifetime. (Life expectancy now averages 78 years in the U.S., according to the *Statistical Abstract*.) That is one of the results of the latest survey of unreported fires, conducted by the U.S. Consumer Product Safety Commission in 2004-2005, when combined with NFPA's annual tracking of reported fires.

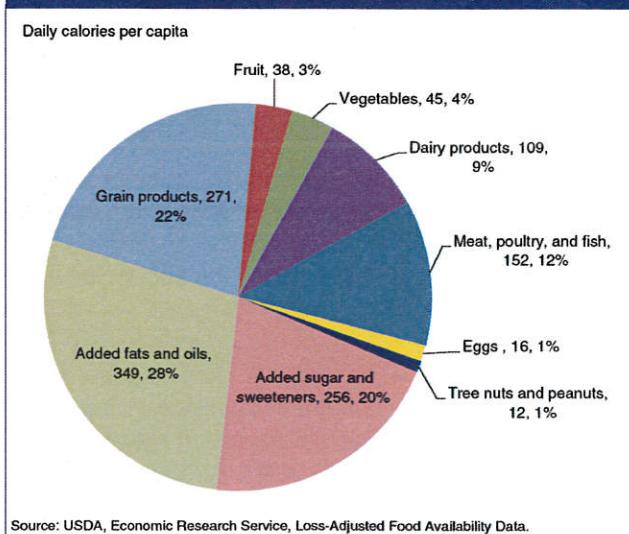
Most of these will be small fires resulting in little or no damage and will not be reported to a fire department, but even a trivial fire causes at least some temporary anxiety.

Your household has a one in four chance of having a home fire large enough to be reported to a fire department during an average lifetime. Nearly half of all space heater fires involve electric space heaters. Put the safety of family first by using these heating sources carefully and following the manufacturer's directions.

## 40% of Food in U.S. Goes to Waste

According to a 2012 Gallup report, Americans on average report spending \$151 on food per week. The report goes on to share that one in 10 Americans say they spend \$300 or more per week and, at the other extreme, 8% spend less than \$50. Based on the average, the total spent per month is \$604. But not all the food is consumed, leading to a significant amount of food wasted for a variety of reasons. The average American throws away between \$28-43 in the form of about 20 pounds of food each month according to the Food and Agriculture Organization of the United Nations.

U.S. food loss at retail and consumer levels by food category, 2010



**25 million people could be fed if we reduced food waste by 15 percent**



USDA's Economic Research Service estimates that 31 percent, or 133 billion pounds, of the 430 billion pounds of the available U.S. food supply was lost from human consumption in 2010 at the retail and consumer levels. The chart above shows the percentage of food loss by food category. The food loss represented in the chart above is that of postharvest food available for human consumption but not eaten. It includes the food we waste from our plates, as well.

Source: [www.nrdc.org](http://www.nrdc.org) (Natural Resources Defense Council).

Source: <http://www.ers.usda.gov> (United States Department of Agriculture: Economic Research Service)



# Healthy Habits

## Cook and Freeze

Families can be busy. There will be days when it is difficult to think about what to make for dinner and even less time available to get it put on the table. It is always good to have a quick backup plan.

### Plan ahead and have meals ready:

Start small with one of your favorite recipes—casserole, lasagna or soup. Cook enough food for 2 meals on the first night. Put 1/2 of the food in the freezer (before your family sits down to eat) for dinner on another night.

Then think about using this approach on a bigger scale. Freeze a couple weeks worth of meals. Start with 3 to 5 dishes that you like to cook and freeze for later meals. Ask your family and friends for their favorite recipes that will freeze well.

Let's help you get started! At the Freezer Meal Planning program being offered on Saturday, February 27 at the 4-H/Sr. Citizen's Building in Junction City, participants will learn how to purchase and prepare in larger quantities for the purpose of freezing meals for later use. The program will explore the planning process needed for a successful freezer meal menu plan while polishing their culinary skills. A quick lesson on safe food handling will serve as a refresher for participants and will be included in the day's activities. The all-day program begins at 9:00 a.m. and concludes about 5:00 p.m. that evening. Lunch will be provided.

After learning about the freezer meal planning process, participants will divide into smaller groups to make several freezer meal menu items. Each small group will make enough of their assigned recipes for the entire group to take home to their own freezer to enjoy later. The \$60 base registration will include recipes, informational handouts, and 8-10 freezer-ready dishes for participants to take home. Participants can step up their registration to \$80 if they would like to purchase the 278 page "Once-a-Month Cooking" cookbook that most of the prepared recipes were selected from.

*Source: Nutrition Matters, Inc.—Tipsheet No. 155 "Cook and Freeze"*

### Why Freezer Meals?

- Saves money by reducing food waste, eating out less, and preparing inexpensive meals.
- Saves time by combining shopping and preparation tasks.
- Improves nutrition by eating meals prepared at home.
- Improves food safety by using freezer to preserve foods.
- Enhances family meal time by spending time together at enjoyable family meals.
- Saves decision making by already knowing what is for dinner.
- Shares work load by having the family join in the fun and prepare the dishes together.

**Space is limited. Call the Geary County Extension office to find out how to register: 785-238-4161**

## ***Kid Friendly Super Bowl Fun***

This year marks Super Bowl 50 on February 7, 2016. For many American homes, Super Bowl Sunday encompasses food, family, friends, and a few other activities that may or may not be kid friendly. To make this event fun for the entire family, here are some ideas that will include the youngest football fan in the festivities:

- 1) Ask young children to cut out brown construction paper in the shape of footballs to use as invitations to the party or to use as food labels at the Super Bowl snack "buffet."
- 2) Purchase crepe paper in the colors of the two teams and ask older kids to decorate with them. Add some colored balloons for more variety.
- 3) Include kids in the food preparation by having them decorate football shaped sugar cookies or add football shaped chocolate to cupcakes you've decorated together.

- 4) Offer school-aged kids a scavenger hunt during pre-game or half-time. Give them a list of general football questions like "The number of points received when a team makes a touch down." Put the answers on small index cards you've 'hidden' around the room. Include your spouse and/or guests in the game by giving them a card to hold so the kids can ask them for the answer.
- 5) Make scorecards and have the whole group hold up their score for the commercials. One card could say "Touch Down!" for the best commercials. Another card could say "10 yard penalty" for a poor commercial. Come up with 2 or 3 other cards with football related phrases to make the game fun for everyone.

Trivia Tidbit: **Which two quarterbacks are tied for the most Super Bowl starts?**

- A. John Elway/Tom Brady
- B. Terry Bradshaw/John Elway
- C. Joe Montana/Troy Aikman
- D. Roger Staubach/Jim Kelly



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Geary County  
P.O. Box 28  
119 E. 9th Street  
Junction City, KS 66441

**Upcoming Geary County Extension Programs**

**\*\*Requires pre-registration.**

**January**

- 26** MPI Parenting Class\*\*—Junction City YMCA, 1703 McFarland Road, Junction City, is a 6-session class open to any parents with children ages toddler to teen to help support and equip parents with the challenging task of raising children. Please call the Geary County Extension office to register for the program—785-238-4161. The class consists of 6 consecutive sessions held from 8:30—10:30 a.m. on Tuesday mornings. A \$10/session registration fee is required before the class begins. The total cost for the class is \$60.00 per individual or \$90.00 for the parent and a partner/support person. The class continues through March 1. PLEASE NOTE THIS CLASS IS BEING OFFERED IN THE MORNINGS TO ACCOMMODATE THOSE WHO WORK NIGHTS.

**February**

- 11** Knowledge at Noon\*\*— Valley View Estates, 1440 Pearl Drive, Junction City, KS. Topic: Aging 101 Series: Positive Attitude. This free program begins at noon and is open to the public. Call the Extension Office to reserve your seat at 785-238-4161. **Register by February 9, 2016**
- 27** Freezer Workshop\*\*—4-H Senior Citizens Building, 1025 S. Spring Valley Road, Junction City, KS. Pre-Registration is required. Registration due by February 12, 2016 to the Geary County Extension office. Contact the Geary County Extension office to register. Space will be limited, so early registration is strongly encouraged.

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or stop by the office at 119 E. 9th, Junction City, KS 66441

**785-238-4161**



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