

Quarterly Companion

AROUND THE TABLE

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SPRING 2024

Spring Forward With Clearing the Clutter

Clutter can be described as a disordered heap or mass of objects. When we think about what qualifies as clutter, it can mean different things for different people. For example, magnets on a fridge could qualify as clutter to one person, but it would not be to someone else.

How can we tackle the clutter? Here are some simple strategies to help you get started:

Spurt strategy. Take time during the day or evening to pick up stray items. This could be anywhere from 5-15 minutes. Make it work for you!

Prompt put away. When you complete a task or immediately put something away. For example, hang up your coat on the coat hook. Do not throw it on the kitchen table.

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Castaway container. This is your donate or resale box. Once the container is filled, you can take it to a local donation center. Make sure you are proactive about donating because if not, it can become secondary clutter.

Good riddance routine. Make sure clutter maintenance is part of your routine. Incorporate this habit into your lifestyle so the clutter won't pile up again.

Be SMART. Use the SMART goal method to help you get focused so you can start achieving. SMART stands for Specific, Measurable, Agreed Upon, Realistic, and Timed. Frame your goal so you can focus on a specific cluster area. Use the charts below to think through your own SMART goal.

| Start Date | Cluster Area | Goal | Complete By |
|------------|----------------|--|-------------|
| 3/1 | Filing Cabinet | by the end of April, I will file my tax documents in my filing cabinet | 4/30 |
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This information comes from a lesson that a family life or finance educator can present. If you have a group that would be interested, please get in touch with one of our educators at extension.illinois.edu/family.

Take Care of Your Physical and Financial Well-Being

When living on a fixed income, medical debt can be overwhelming. Unplanned medical care or treatment may not be completely covered and should be an expected expense in retirement. If you have medical bills that you cannot pay in full, you may want to have a plan on how to pay.

The Consumer Financial Protection Bureau has some tips for managing medical bills:

1. Review medical bills carefully.
2. Get documentation and stay organized.
3. Check your health insurance policy and communicate with your provider.
4. Act quickly to resolve or dispute the medical bills you receive.
5. Negotiate your bill when possible.
6. Request financial support or assistance if needed.
7. Avoid using credit cards to pay bills and agree with the supplier on a payment plan.

Staying organized, reviewing your bills, understanding your coverage, and communicating with your provider can all help to keep medical debts in check. Sometimes, medical bills can be negotiated, or payment plans can be set up with little or no interest. Look out for your physical and financial wellness by staying on top of your medical bills. www.consumerfinance.gov

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Ensuring Seniors Access Nutritious Meals Despite Challenges

Nutritious foods are important for health.

Planning, accessing, and cooking meals with age may become more challenging. Seniors may find bending down to grab food from lower shelves difficult or need help to hold heavy cookware safely. Forgetting to throw out old leftovers or turning off stovetops can make meals dangerous for seniors noticing memory changes or those with dementia. For seniors living on a fixed income, paying for food can be challenging. Support from friends, family, and public programs helps seniors have access to nourishing meals.

Unscramble the words below to learn more about nutrition programs for seniors.

1. The Seniors Farmers Market Nutrition Program provides _____ (cuohsevr) to spend at a farmers market or other agriculture locations.
2. Dine together with others at _____ (egnorgetac) meal sites or access home-delivered meals through your local area agency on aging.
3. Supplemental Nutrition Assistance Program, formerly Food Stamps, provides money to purchase _____ (rociessgre) and garden seeds and plants.
4. Visit food pantries, mobile food distributions, and _____ (puso) kitchens for free foods and meals with Find Food Illinois.

Answer Key : 1. vouchers 2. congregate 3. groceries 4. soup



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