

**WTNS Radio OSU Extension Update for February 18, 2019**  
**Healthy People. Healthy Finances. Healthy Relationships.**

On today's OSU Extension update for Healthy People, Healthy Finances, and Healthy Relationships we'll talk about saving money! "America Saves Week" is next week February 25 – March 2, so I have some helpful hints today to get us on track for saving more money.

Some people are naturally more inclined to save than others. Overall, Americans have very little savings. According to "Magnify Money" the median savings is \$11,700 per household, but about 40 percent have no savings whatsoever.

As a way to encourage saving, any person who signs the Ohio Saves pledge during America Saves Week will be entered to win one of eight \$100 giveaways. These funds could be used to jumpstart an emergency savings, add to retirement savings, or more. To enter you can sign the Ohio Saves Pledge at [ohiosaves.org](http://ohiosaves.org) during America Saves Week. Or you can text "OhioSaves" to 877877 to pledge to save.

Here are some great savings tips from America Saves, no matter where you find yourself on your savings journey:

**Save with a plan** - Savers with a plan are twice as likely to save successfully for things like retirement and education. A simple savings plan needs a specific amount you want to save and an end date. Make sure that this is realistic and think of any changes you can make in order to reduce spending.

**Save automatically** - Learn how to set up automatic transfers from your checking account to your savings account, or have part of your paycheck automatically deposited into a savings account. Saving small, regularly scheduled contributions build up over time.

**Save for the unexpected** - That day you blew a tire. The time your freezer stopped working. We all have those unexpected events in life. Putting aside a few dollars a week into a savings account for unexpected costs can build financial security and relieve stress.

**Save to retire** - Studies show few Americans have adequate savings for retirement but it's never too late – or too early – to start saving. If you are already saving for retirement, make it your goal to increase the amount you save by 1 percent each year.

**Save the extra** - Did you know you're more likely to save a windfall than a small amount consistently over time? Make it your habit to save bonuses, raises, and tax refunds. If you deposit at least \$50 of your tax refund into a savings account, you'll also be eligible to win one of over 100 prizes up to \$10,000 by entering at [SaveYourRefund.com](http://SaveYourRefund.com).

**Save as a family** - Good savings habits start at home. Model good financial habits for your children by saving money from your paycheck, delaying purchases until you can afford them, and establishing a monthly budget.

I am pleased to announce that OSU Extension will be offering Dining with Diabetes, a cooking school and nutrition education program designed for people with diabetes and their family members or caregivers. In a series of four classes, cooking demonstrations will help participants learn healthy techniques to use in their own kitchens. The program includes sampling healthy foods and discussion with a dietitian or certified diabetes educator about skills to manage diabetes.

Dining with Diabetes will be held the first four Monday evenings of April, (April 1, 8, 15, 22) from 5:30-7:30 pm at Roscoe United Methodist Church, 475 High Street, Coshocton. The cost of the program is \$20 per person and includes all four classes, educational handouts, and small sized meals that feature a variety of recipes. Classes will be taught by Emily Marrison, OSU Extension educator; Daniel Remley, OSU Extension Field Specialist: Food, Nutrition and Wellness; and a registered dietitian from the Coshocton County Health Department.

Those with diabetes or pre-diabetes and their family members or caretakers are encouraged to attend. Paid registration is required by March 22. Registration is limited to 20 participants. To register visit [coshocton.osu.edu](http://coshocton.osu.edu) or contact OSU Extension at 740-622-2265.

In closing, at OSU Extension, we are proud to work for Coshocton County to help improve our families, farms, and businesses. Please feel free to contact the OSU Extension Office in Coshocton County for more information at 740-622-2265 or visit our website at [coshocton.osu.edu](http://coshocton.osu.edu). Make it a healthy day!