

a special supplement to

SECTION B March 7, 2019

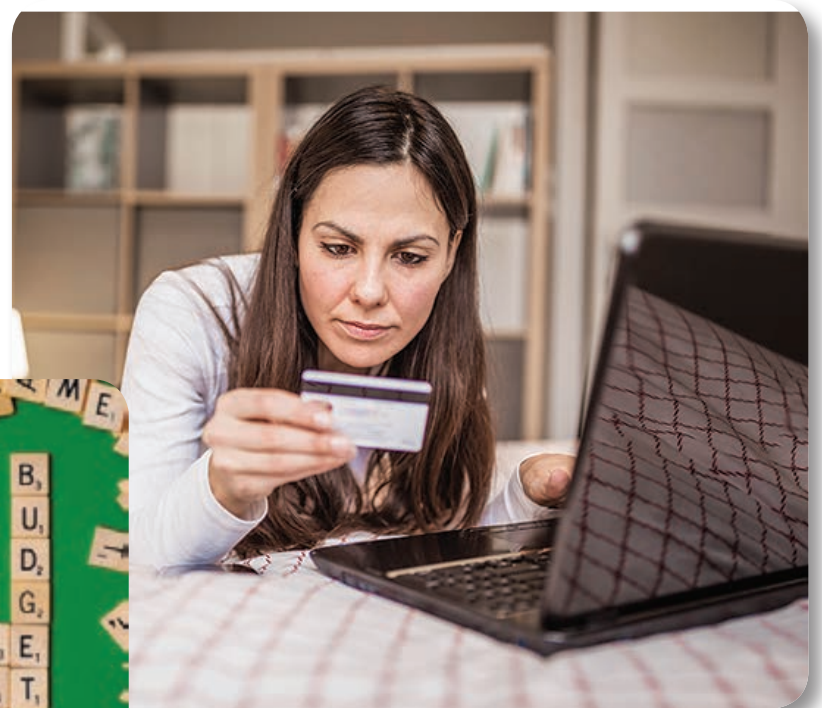
Timber Lake TOPIC CONTINUING THE ISABEL DAKOTAN

Financial Wellness

Managing Your Money: Financial Planning 2019

A guide to planning, budgeting and balancing for a healthy financial future

- | Budgeting for irregular income
- | IRS payment options
- | GROW SD assists vets with housing needs
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- | Retirement planning
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- | Tips for using debit cards
- | Grocery tips to stretch a budget



Budgeting for irregular income

By Lorna Saboe-Wounded Head
SDSU Extension Family Resource Management Field Specialist

Using a budget is an essential skill in managing personal finances. If you are a business owner, farmer, rancher, earn based on sales commissions, or are seasonally employed, you may not have consistent income from month to month. When your income is irregular, it may be difficult to develop a budget that can be used to plan your spending for the month. Knowing how to begin developing your budget with the varying monthly income can be overwhelming.

To calculate your income when it is irregular, you need to first determine the amount that would be an average monthly paycheck. Your budgeting strategy would then be to save income from the months when you earn more than the average so you have funds to draw from for the months when income is below average.

Calculating Average Monthly Income

Following is an example to illustrate the calculation. Gather pay stubs and/or review deposit statements from the past 12 months. If you are just getting started in your job and are unsure of the year’s earnings, review documentation from as many months as you can, 3 months or more. Calculate the total earned for the number of months you have income. The example shows 6 months of income totals \$28,250, with monthly income ranging from \$3500 to \$6000. Then, divide the total income by number of months. For the example, \$28,250 is divided by 6 to determine the average monthly income is \$4500.

	Average	Actual	Difference
Month 1	\$4,500.00	\$5,000.00	\$500.00
Month 2	\$4,500.00	\$4,500.00	\$0.00
Month 3	\$4,500.00	\$3,750.00	-\$750.00
Month 4	\$4,500.00	\$6,000.00	\$1,500.00
Month 5	\$4,500.00	\$5,500.00	\$1,000.00
Month 6	\$4,500.00	\$3,500.00	-\$1,000.00
Total	\$27,000.00	\$28,250.00	\$1,250.00

The column labeled “difference” shows the difference in average income and budgeted income. A key financial habit for consumers with irregular income is to save the difference so those funds can be used in the months when actual income is less than budgeted income. The example shows month 3 and 6 have an actual income less than budgeted. The needed funds to balance the budget each month would come from savings.



Managing Monthly Expenses

Now that you know what your steady paycheck will be, you can calculate your expenses and analyze the monthly balance. Each month you should review your income and expenses. You may need to make adjustments if your income either becomes less than you have planned or increases. Once you know which months your income will be lower, you can better plan by adjusting your expenses and spending habits. Examples in ways to adjust expenses are to reduce grocery expenses, drive less to reduce gas, reduce extras such as movies and going out to eat and cutting out non-necessities.

The Bottom Line

Whether your income is regular or irregular, budgeting will guide you in making decisions and having control over your finances. Work with your budget regularly to develop a plan that works for you.

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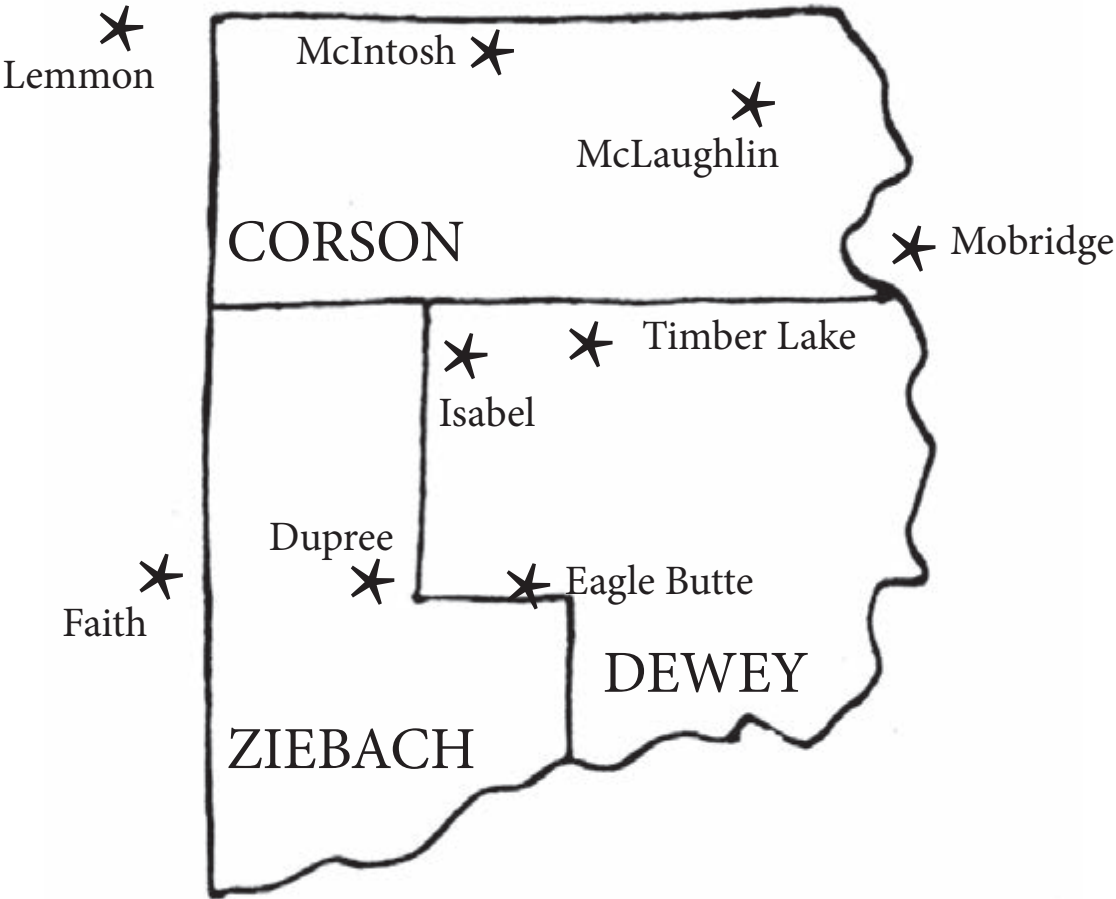
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continuing the *Isabel Dakotan*

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GROW SD grant assists vets with housing needs

GROW South Dakota will be able to expand its pilot program to support low-income veterans and veterans at risk of homelessness in South Dakota with various housing-related services thanks to a recent grant. The Bring Them HOMES Veterans Initiative of the National Equity Fund supported the creation of the program with a 2017 grant and added additional funds in early 2019. The grant was funded by the Citi Community Development.

Under the program, GROW SD focuses on two general areas: home improvements for low-income veterans and emergency services grants for low-income veterans and those at risk of homelessness. The funding allows GROW SD to assist veterans in rehabilitating their homes to make them safer, healthier, and more energy efficient. Emergency services grants will support approximately 40 veterans who face crisis situations and urgent need to make payments for such needs

as rent or utilities bills. Currently, GROW SD has a long waiting list for veterans needing assistance with home improvements. This pilot project will assist approximately five homeowners.

“We’re very grateful to receive this additional funding,” said Marcia Erickson, GROW SD CEO. “Supporting veterans with housing needs is such an important program.” GROW SD continues to seek additional funding for the program.

For more information about GROW South Dakota’s housing and business development programs and services, please visit our website at www.growsd.org or call (605) 698-7654.

GROW South Dakota is an Equal Opportunity Lender, Provider, and Employer. It has served South Dakota communities since 1966. The organization provides housing, community, and economic development to 10,000 customers annually.

Consumers should beware of unlicensed money lenders

The South Dakota Department of Labor and Regulation cautions consumers about unlicensed money lenders, both online and in-person.

All lenders providing payday loans, short-term consumer loans, title loans or installment loans to South Dakota residents must be licensed by the South Dakota Division of Banking per SDCL 54-4-52, unless specifically exempt in SDCL 54-4-37.

“Consumer inquiries and complaints about money lenders have recently spiked,” said Labor and Regulation Secretary Marcia Hultman. “Unlicensed lenders are operating in South Dakota.”

Consumers should confirm a lender is licensed by viewing the current list of licensees on

the Division of Banking’s website at dlr.sd.gov/banking. Any unlicensed lenders offering loans should be reported in writing using the online consumer complaint form.

“Consumers who borrow from unlicensed lenders may have limited recourse if issues arise,” said Banking Director Bret Afdahl. “I encourage consumers to contact our office first and exercise good judgment.”

The Division of Banking is charged with the regulation and supervision of state chartered and licensed financial institutions, to maintain stability and public confidence in state-chartered institutions and to protect public interests.

IRS payment options for taxpayers who owe but can’t pay in full

As the 2019 tax filing season gets into full swing, the Internal Revenue Service reminds taxpayers who owe of the many easy payment options.

The IRS anticipates that most taxpayers will be affected by major tax law changes. While most will get a tax refund, others may find that they owe taxes, many of whom may qualify for a waiver of the estimated tax penalty that normally applies. (See Form 2210, Underpayment of Estimated Tax by Individuals, Estates and Trusts, and its instructions for details.)

“The IRS understands there were many changes that affected people last year, and the new penalty waiver will help taxpayers who inadvertently had too little tax withheld,” said IRS Commissioner Chuck Rettig. “We encourage people to check their withholding again this year to make sure they have the right amount of tax withheld for 2019.”

The IRS urges people with a filing requirement and a balance due to file by the April 15 deadline even if they cannot pay in full. Taxpayers in this situation should pay what they can and consider a payment plan for the remaining balance.

Taxpayers who owe taxes can choose among the following payment options:

- IRS Direct Pay allows payment directly from a checking or savings account. This service is free.
- Electronic Federal Tax Payment System, or EFTPS. Pay by phone or online. This service is free.
- Debit or credit card payment. This service is free, but the processing company may charge a fee. Fees vary by company.
- Check or money order made payable to the United States Treasury (or U.S. Treasury) either in person or through the mail.
- Cash payments at some IRS offices or at a participating PayNearMe location. Some restrictions apply. Taxpayers should not send cash

through the mail.

Taxpayers who are unable to pay their taxes in full should act quickly. Several payment options are available including:

- Online Payment Agreement. Individuals who owe \$50,000 or less in combined income tax, penalties and interest and businesses that owe \$25,000 or less in payroll tax and have filed all tax returns may qualify for an Online Payment Agreement. Most taxpayers qualify for this option, and an agreement can usually be set up in a matter of minutes.
- Installment Agreement: Installment agreements paid by direct deposit from a bank account or a payroll deduction will help taxpayers avoid default on their agreements. It also reduces the burden of mailing payments and saves postage costs. Even taxpayers who don’t qualify for a payment agreement may still pay by installment. Certain fees apply.
- Delaying Collection. If the IRS determines a taxpayer is unable to pay, it may delay collection until the taxpayer’s financial condition improves.
- Offer in Compromise. Certain taxpayers qualify to settle their tax bill for less than the amount they owe by submitting an offer in compromise. To help determine eligibility, use the Offer in Compromise Pre-Qualifier tool.

In addition, taxpayers can consider other options for payment, including getting a loan to pay the amount due. In many cases, loan costs may be lower than the combination of interest and penalties the IRS must charge under federal law.

Check tax withholding

The IRS urges all taxpayers to check their withholding for 2019, especially those who made withholding adjustments in 2018 or had a major life change. Those most at risk of having too little tax withheld from their pay include taxpayers who itemized in the past but now take the increased standard deduction as well as two-wage-earner households, employees with non-wage sources of income, and those with complex tax situations.

To help taxpayers allocate the appropriate withholding to their paychecks throughout the year in 2019, an updated version of the agency’s online Withholding Calculator is now available on IRS.gov. It’s never too early to check your withholding. While it’s a good idea any year, starting early in 2019 is particularly important as most tax filers adjust to the revised tax rates, deductions and credits.

Online tools

The IRS urges taxpayers to take advantage of the many tools and other resources available on IRS.gov. Taxpayers have a variety of options to get help filing and preparing their tax returns on IRS.gov, the official IRS website. Taxpayers can also find answers to their tax questions and resolve tax issues online. The Let Us Help You page answers most tax questions, and Publication 5136, IRS Services Guide, links to these and other IRS services.

Taxpayers can go to IRS.gov account to securely access information about their federal tax account. They can view the amount they owe, pay online or set up an online payment agreement; access their tax records online; review the past 18 months of payment history; and view key tax return information for the current year as filed. Visit IRS.gov/secureaccess to review the required identity authentication process.

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Planning for retirement

By Lorna Saboe-Wounded Head
SDSU Extension Family Resource
Management Field Specialist

No matter what your age or when you plan to retire, now is the time to begin saving for retirement. Saving becomes secondary when we prioritize other demands, such as marriage, buying a house, and/or raising children. Each month you delay impacts the total savings you will have when you begin retirement. Prioritize your saving goals, save more

for short-terms goals, save smaller amount for long-term goals. As the short-term goals are met, readjust your savings so more goes to the long-term goals.

Ways to Prepare for Retirement

Financial security in retirement does not just happen. It takes planning and commitment to save enough money to meet your needs. Following are tips to help you become more financially secure as you prepare for retirement.

Start saving and stick to your goals

If you are already saving, whether for retirement or another goal, keep going! You know that saving is a rewarding habit. If you are not saving, now is the time to get started. Start small, then monthly or yearly increase the amount you save. The sooner you start saving, the more time your money has to grow. Make saving for retirement a priority by setting a goal, devising a plan, and sticking to it.



Know your retirement needs

Experts estimate that for each year of retirement you will need about 70 percent of your preretirement income – lower earners, 90 percent or more – to maintain your standard of living. Use a calculator to estimate the amount of money you need to save based on your current savings and age.

Consider basic investment principles

Inflation and the type of investments you make play important roles in how much you will have saved at retirement. Diversify your savings by investing in different types of accounts. Diversification helps to reduce the risk and improve the return. Learn about your plan's investment options and ask questions.

Contribute to your employer's retirement savings plan

If your employer offers a retirement

savings plan, such as a 401(k) plan, contribute as much as you can. This type of plan is tax deferred, which means that you will pay taxes on the amount withdrawn at retirement. Companies who offer 401(k) plans usually match your deposit up to a certain percentage. This benefit helps you to increase your savings. Over time, compound interest and tax deferrals make a big difference in the amount you will accumulate. Commit to saving enough that you get the full amount of any matching contributions offered by your employer.

Learn about your employer's pension plan

If your employer has a traditional pension plan, learn about the benefits you will receive. Review your benefit statement to track the savings. Before changing jobs, find out what will



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Retirement... *(continued from page 4B)*

happen to your pension and when you would be entitled to the benefits. the urge to cash out and spend the money.

Save with an Individual Retirement Account

You can invest up to \$5500 a year into an Individual Retirement Account (IRA). If you are 50 or older, the limit is \$6500. When you open an IRA, you have two options – a traditional IRA or a Roth IRA. The tax treatment of your contributions and withdrawals will depend on which option you select. IRAs can provide an easy way to save when you set up automatic deposits from your checking or savings account.

Find out about your Social Security benefits

Social Security pays benefits that are on average equal to about 40 percent of what you earned before retirement. You can estimate your benefit by using the retirement estimator on the Social Security administration website. For more information, visit their website or call 1-800-772-1213.

Do not touch your retirement savings

If you withdraw your savings before retiring, you will lose principal, interest, and possible tax benefits, and may have to pay withdrawal penalties. If you change jobs, leave savings invested in your current retirement plan, or roll the funds over to an IRA or your new employer's plan. Resist

Ask questions
While these tips intend to point you in the right direction, you will need more information so read publications, talk to your employer, your bank, your union, or a financial advisor. Ask questions and make sure you understand the answers. Get practical advice and act now.

Useful Websites
My Retirement Paycheck: Provides a wealth of information to explore your retirement decisions. Eight aspects of your life work together to make up your retirement paycheck including work, social security, home & mortgage, retirement plans, savings & investing, debt, and fraud.

Financial Security: Financial Planning: Several resources are available at eXtension.org which is part of the Cooperative Extension System. It provides objective and research-based information and learning opportunities that help people improve their lives.

Department of Labor: Provides information about different types of retirement plans.

Ballpark E\$timate: An easy-to-use, interactive tool that helps you determine approximately how much you need to save to fund a comfortable retirement.



Things people should know about creating wills

Drafting a last will and testament is an essential component of estate planning. Despite the importance of having a will, a recent survey from AARP found that two out of five Americans over the age of 45 do not have one.

Putting wishes down on paper helps avoid unnecessary work and sometimes heartache upon the death of a loved one. Wills allow heirs to act with the decedent's wishes in mind, and can ensure that assets and possessions will end up in the right hands.

Estate planning can be tricky, which is why many people turn to attorneys to get the job done right. Attorneys who specialize in estate planning will no doubt discuss the following topics with their clients.

- **Assets owned:** Make a list of known assets and figure out which assets are covered by the will and which will have to be passed on according to other estate laws, such as through joint tenancy on a deed or a living trust. For example, life insurance policies or retirement plan proceeds will be distributed to your named beneficiaries. A will also can cover other assets, such as photographs, clothing, cars, and jewelry.
- **Guardianship:** Parents' wills should include a declaration of who they want to become guardians their underage children or dependents.
- **Pets:** Some people prefer to use their will to also dictate guardianship for their pets and to leave money or property to help care for those pets. However, pets do not have the legal capacity to own property, so one shouldn't gift money directly to pets in a will.
- **Funeral instructions:** Settling probate will not happen until after the funeral. Therefore, funeral wishes in a will often go unnoticed, states the legal advisement resource Find Law.
- **Executor:** An executor is a trusted person who will carry out the terms of the will. This person should be willing to serve and be capable of executing the will.

People who die without a valid will become intestate. This means the estate will be settled based on the laws of where that person lived, and a court-appointed administrator will serve in the capacity to transfer property. This administrator will be bound by laws and may make decisions that go against the decedent's wishes. To avoid this outcome, a will and other estate planning documents are crucial.



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Prepare your financial records for emergencies

**By Lorna Saboe-Wounded Head
SDSU Extension Family Resource
Management Field Specialist**

When emergencies occur such as fires, tornadoes, or winter storms, you may need to leave your home quickly. What financial records do you need to take with you or get quickly? Collecting and organizing your financial records now could help you avoid problems later.

Keep account information and important documents in a watertight or fire safe container. Keep copies of the documents in another location such as safe deposit box, secure place at work, or with a trusted friend or relative.

Emergency Financial Items

The following is a list of items to keep together.

- **Account Information:** Make a list of account and customer service numbers for your bank accounts, credit cards, mortgage and home equity loans, other consumer loans, and telephone and utility companies. If affected by a disaster, contact creditors as soon as possible to explain your situation. Most will have ways to help. If you are unable to live in your home, contact utility companies to temporarily suspend your accounts.
- **Personal Records:** Personal records are replaceable, but it can take time. Some of these documents will be needed to verify ownership of

damaged property. Gather and make copies of personal identification: social security cards, birth certificates, marriage licenses and divorce decrees, and titles, deeds, and car registrations.

Financial Records: Most financial records are also replaceable. Keeping this information safe will also help avoid questions that could arise later about your investments, taxes or workplace benefits. Gather and make copies of insurance policies, household inventory, investment records, income tax information, pay stubs and employer benefits, and wills, trusts, and powers of attorney.

Computer Files: Back up financial records, passwords, photos and other important files stored on the computer by storing in cloud storage or external hard drive. Regularly back up files stored electronically.

After the Emergency

Communities tend to come together in times of crisis. There will be a lot of people and organizations who will want to help you. Unfortunately, there will be criminals who will want to exploit the trauma. Be aware of up-front fees to help you claim services, benefits or when applying for a loan. Government agencies will not ask you for money to claim a benefit or service. Also, beware of contractors offering door-to-door repairs or requiring payment up front.

Earned Income Tax Credit can make a big difference for working families

The Internal Revenue Service wants to remind workers about the Earned Income Tax Credit (EITC) and to correctly claim this important credit if they qualify.

“The Earned Income Tax Credit makes a big difference for working families across the country,” said IRS Commissioner Chuck Rettig. “We encourage people to carefully review the EITC instructions to see if they qualify for this important credit when they prepare their taxes. The IRS also appreciates the continued effort of our partners across the nation who share information and raise awareness about EITC for people who may qualify.”

Eligible families with three or more qualifying children could get a maximum credit of up to \$6,431. EITC for people without children could mean up to \$519 added to their tax refund.

The IRS recommends that all workers who earned around \$54,000 or less learn about EITC eligibility and use the EITC Assistant to find out if they qualify. The tool will help them determine their filing status, if they have a qualifying child or children, if they qualify to receive the EITC and estimate the amount of the credit they could get. If an individual doesn’t qualify for EITC, the Assistant explains why. A summary of the results can be printed and kept with the worker’s tax papers.

In addition to the EITC, if you have children or other dependents, you may be eligible to claim the Child Tax Credit, the Additional Child Tax Credit, or the Credit for Other Dependents. (See Publication 972, *Child Tax Credit*, and Publication 5307 for information to help individual taxpayers understand the Tax Cuts and Jobs Act.) Full details are available on the EITC page on IRS.gov. In addition, here are key things for taxpayers to keep in mind.

Get free help

Anyone who qualifies for the EITC also qualifies for free tax help from a trained community volunteer. Through VITA (Volunteer Income Tax Assistance) and TCE (Tax Counseling for the Elderly), volunteers prepare basic tax returns at more than 12,000 tax help sites nationwide.

Some sites offer help on a

first-come-first-served basis, while others require an appointment. Most are open from early February to mid-April.

To find the nearest location, visit the Free Tax Return Preparation site on IRS.gov, or call 800-906-9887.

Other free options

Another way to claim the EITC is to file a return electronically using IRS Free File. Just use a smartphone or computer to visit IRS.gov and click the Free File link. Through the Free File system, anyone who qualifies for the EITC also qualifies to use brand-name software to prepare and electronically file their return for free.

Choose direct deposit

Anyone with a savings, checking or brokerage account can choose to have their refund electronically deposited in that account. Direct deposit is available, regardless of whether a return is filed electronically or on paper.

Four out of five people who get refunds now choose the speed and convenience of direct deposit. People who choose direct deposit typically get their refunds sooner: Plus, they never need to worry about a lost, stolen or undelivered refund check. Anyone without a bank account may want to consider opening one, so they can quickly and easily receive tax refunds and other payments.

Check “Where’s My Refund” for refund information

“Where’s My Refund?” on IRS.gov and the IRS2Go mobile app remains the best way to check the status of a refund. “Where’s My Refund?” will be updated with projected deposit dates for most early EITC and ACTC refund filers by February 23, so those filers will not see a refund date on “Where’s My Refund?” or through their software packages until then.

The IRS expects the earliest EITC/ACTC related refunds to be available in taxpayer bank accounts or on debit cards starting on Feb. 27, 2019, if these taxpayers chose direct deposit and there are no other issues with their tax return.

Catch up on prior-year returns

For anyone who has overlooked filing returns for a few years, now is a good time to get caught up. Many non-filers, especially those eligible for the EITC, are surprised to

discover that the government owes them money. Prior-year returns must be filed on paper--electronic filing is not available.

For those who file late, federal law generally sets a three-year time limit for claiming a refund. This means that a worker, eligible for the EITC, can still get it in full for tax-years 2015, 2016 and 2017, as well as for 2018.

Avoid errors: Get it right

Taxpayers are responsible for the accuracy of their tax return even if someone else prepares it for them. Since the EITC rules are complicated, the IRS urges taxpayers to seek help if they are not sure they are eligible, either at a free tax return preparation site, by using Free File software, or from a paid tax preparer wisely. Deliberate errors can have lasting impact on future eligibility to claim EITC and leave taxpayers with a penalty.

Be sure to reply promptly to any letter from the IRS requesting additional information about EITC. If taxpayers need assistance or have questions, call the number on the IRS letter.

Beware of scams

Beware of scams that claim to increase the EITC refund. Scams that create fictitious qualifying children or inflate income levels to get the maximum EITC could leave taxpayers with a penalty.

Normally, if an EITC claim was reduced or denied in the past for any reason other than a mathematical or clerical error, taxpayers must file Form 8862, Information to Claim Earned Income Credit after Disallowance, with their next return to claim the credit.

IRS.gov is a valuable first stop to help taxpayers get it right this filing season. Qualify for EITC? See what other tax credits are available such as the Additional Child Tax Credit.

Help spread the word

Employers can help by making their employees aware of the credit and encouraging them to apply. They can also help by making it easy for employees to obtain or access their 2018 W-2 forms, as well as W-2s for prior years. For more information, check out the outreach material, available on IRS.gov.

To learn more, visit the EITC page on IRS.gov.

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Lock it up. Your financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.

Limit what you carry. When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security card at home. Make a copy of your Medicare card and black out all but the last four digits on the copy. Carry the copy with you - unless you are going to use your card at the doctor's office.

Why do they need it? Before you share information at your workplace, a business, your child's school, or a doctor's office, ask: why they need it,

how they will safeguard it, and the consequences of not sharing.

Shred it. Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents when you don't need them any longer.

Destroy it. Destroy the labels on prescription bottles before you throw them out. Don't share your health plan information with anyone who offers free health services or products.

Grab the mail. Take outgoing mail to post office collection boxes or the post office. Promptly remove mail that arrives in your mailbox. If you won't be home for several days, request a vacation hold on your mail.

Ordering checks. When you order new checks, don't have them mailed to your home, unless you have a secure mailbox with a lock.

Here are some tips for keeping your personal information safe online:

Be alert to impersonators. Make sure you know who is getting your personal or financial information. Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or know who you're dealing with. If a company that claims to have an account with you sends email asking for personal information, don't click on links in the email. Instead, type the company name into your web browser, go to their site, and contact them through customer service. Or, call the customer service number listed on your account statement. Ask whether the company really sent a request.

Safely dispose of personal information. Before you dispose of a

computer or electronic device, get rid of all the personal information it stores. Use a wipe utility program to overwrite the entire hard drive. Before you dispose of a mobile device, check your owner's manual, the service provider's website, or the device manufacturer's website for information on how to delete information permanently, and how to save or transfer information to a new device. Remove the memory or subscriber identity module (SIM) card from a mobile device. Remove the phone book, lists of calls made and received, voice mails, messages sent and received, organizer folders, web search history, and photos.

Encrypt your data. Keep your browser secure. To guard your online transactions, use encryption software that scrambles information you send over the internet. A "lock" icon on the status bar of your internet browser means your information will be safe

when it's transmitted. Look for the lock before you send personal or financial information online.

Keep passwords private. Use strong passwords with your laptop, credit, bank, and other accounts. Be creative: think of a special phrase and use the first letter of each word as your password. Substitute numbers for some words or letters. For example, "I want to see the Pacific Ocean" could become 1W2CtPo

Don't overshare on social networking sites. If you post too much information about yourself, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and get access to your money and personal information. Consider limiting access to your networking page to a small group of people. Never post your full name, Social Security number, address, phone number, or account numbers in publicly accessible sites.

Tips for using debit cards from SD Consumer Protection

Using a debit card is like paying with a check, only the money comes immediately out of your bank account electronically. If there isn't enough money in your account to cover the debit, your bank may still honor the charge, but will probably add overdraft fees.

Here are some tips for using a debit card:

- Never spend more than you have in your account. Overdraft fees can be very costly.
- Never give out your personal identification number (PIN) over the telephone.

- Don't carry your PIN in your wallet or purse or write it on your ATM or debit card.

- Never write your PIN on the outside of a deposit slip, an envelope, or other papers that could be easily lost or stolen.

- Carefully check ATM or debit card transactions before you enter the PIN or before you sign the receipt; the funds for this item will be quickly transferred out of your checking or other deposit account.

- Periodically check your account activity. This is particularly important if you bank online. Compare

the current balance and recent withdrawals or transfers to those you've recorded, including recently written checks, ATM and debit card withdrawals and purchases. If you notice transactions you didn't make, or if your balance has dropped suddenly without activity by you, immediately report the problem to your card issuer.

- For small purchases, consider using cash. While a debit card can be convenient, the imposition of an overdraft fee may quadruple the cost of that cup of coffee or hamburger.

Blocking

In some debit transactions, consumers may find more money initially charged against their accounts than they expected. This is a legal business practice called "blocking."

Blocking most often occurs when you check into a hotel, rent a car, or pump gas. The company usually contacts your credit card issuer with an estimate of your bill. This reduces the amount available in your account. For example, you use your card when you check into a \$100-a-night hotel for five nights. The hotel will put a hold on at least \$500 and

may add charges for "incidentals," like food or beverages, to the blocked amount. If you pay your bill with the same card you used at check-in, your final charge most likely will replace the block in a day or two. If you pay your bill with a different card (or with cash or a check) the block may last up to 15 days after you've checked out because the card issuer doesn't know you paid another way. Before using your card, ask the amount that will be blocked, what determines that amount, and how long the block will remain on your card.

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Shelf-stable foods can stretch family budget

Rachel Lindvall
SDSU Extension Family & Community Health Associate

Many people may find themselves feeling worried or concerned about having enough food in their homes. Whether these worries stem from financial troubles, or from concerns about weather related emergencies, food insecurity is a major problem for many South Dakota families. One way to help with these worries and concerns is to purchase canned or dried foods also known as shelf-stable items.



What are Shelf-Stable Foods?
Shelf-stable means that these foods are able to survive long periods of time on store or home shelves without spoiling. Unopened and in their sealed containers or packaging, these items can be kept in the pantry and do not need refrigeration. Such foods may be found in the canned food section of the grocery store but, dried items like jerkies and fruits and baked items like crackers, cereals and granola are also shelf-stable. It is very important to keep in mind that some foods, like canned meats, fruits and vegetables, once opened, will need refrigeration for any leftover amounts.

While fresh foods are usually recommended for meal preparation,

studies show canned foods are comparable to cooked, fresh and frozen varieties in providing major vitamins and nutrients to the American diet. Some canned foods can be considered high in sodium or sugars. Read the labels to look for fruits or vegetables that are low in these additives. You can also strain and rinse off the salty or sugary liquids from canned beans, vegetables and fruits.

Examples
Some great examples of shelf-stable foods that are budget friendly and can be used to make delicious, healthful meals include the following:
PROTEINS: Beans, lentils, peas- all either dried or canned,

peanut butter, canned tuna, salmon, chicken and other meats, peanuts and tree nuts
DAIRY: Powdered milk, shelf-stable milk, canned evaporated milk
GRAINS & STARCHY FOODS: Rice, couscous, quinoa, tortillas, and pastas, crackers, cornmeal, wheat flours, along with baking powder, baking soda
FRUITS & VEGETABLES: So many varieties are canned or dried like raisins, apricots, prunes and unsweetened applesauce. Avoid fruit juices since they tend to cost more and often include extra sugars and preservatives.

Things to Consider
If you have access to refrigeration in your home, consider purchasing eggs. While they do require cold storage, they are versatile, an excellent and economical source of protein, and can be easily kept fresh in the refrigerator for at least one month.

Always remember to keep food safety in mind when choosing canned food at your grocery stores or community food pantries. Never choose canned foods that are past their expiration dates or have any flaw such as dents or bulges.
Shelf-stable foods offer many ways of saving money and providing satisfying and favorable homemade meals for your family. Using these foods for preparing meals can be pleasing and provide a sense of well-being to those who are looking to stretch their food dollars further or be prepared for year-round emergency situations.

Additional Resources
For additional ideas, view the Canned Food Alliance's Canned Foods Fill MyPlate factsheet. For recipes featuring canned and shelf stable foods, visit SNAP-Ed and Cans Get You Cooking.

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