



The Balance Sheet

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It's hard to believe that Memorial Day is behind us and Labor Day is just a few months off! Summer seems to be more fleeting than usual but we hope these articles will help see you through. Low-cost day trips, vacation safety, second-hand shopping tips, preventing heat stroke, upping your car's mileage, and helping high school graduates successfully transition into college life is a lot to tackle but we hope the information shared in this issue can help you achieve those ends.

**Happy Reading —
Theresa Mayhew, Editor**

Team members include Barbara Henza, Cortland County; Nancy Reigelsperger, Steuben County; Linda Law-Saunders, Washington County; Maria DeLucia-Evans, Albany County; Theresa Mayhew, Columbia & Greene Counties; Valle Castner, Yates County; Kenneth McLaurin, Jr., Tompkins County; Sean Welsh, Sullivan County; Jackie Spencer, Tioga County; Rochelle Runge, Jefferson County; Tom Hirschl, Cornell University; and community member Ann Gifford, Tompkins County.

Low-Cost Fun in the Sun Day-Tripping Ideas

By Kenneth Earl McLaurin, Jr, CCE Tioga County



Thanks to good weather, long days and school recess, summer is a popular time to take a vacation or just have some family fun. Unfortunately, it can also be one of the most expensive times of the year making travel, and budget-friendly activities difficult to find. Fortunately, New York State, offers great opportunities for summer fun that will keep more of your cash in your pocket. A day trip from anywhere in New York can lead to all kinds of adventures and has something for everyone. Check out these ideas when planning your next day trip.

Find a Festival

It's summertime in New York and that means festivals, all around. Festivals are a great way of having fun and learning more about a community. Groove to your favorite music, dabble in wine tasting, watch a movie or frolic through the flowers. Festivals are gatherings of like-minded people. If you're at a jazz festival, you'll be around people who love jazz. If you're at a food and wine festival, you'll be around people who love food and wine. When you are thinking about getting away for the day, consider a festival where you can meet new people, learn new things, eat, drink, and be merry.

Visit a State Park or Historic Site

From the shores of Long Island to mighty Niagara Falls, over 200 State Parks and Historic Sites offer beautiful views, unique experiences, outdoor fun and something for everyone. Hike the Appalachian Trail, stroll the shores of Sylvan Beach, or visit Governor's Island National Monument. Nature lovers will enjoy scenic camping sites from Cedar Island to Long Island's Wildwood. History-buffs can check out state heritage trails where themed adventures about the Revolutionary War, Women's Heritage, and Underground Railroad await. Day trips within the New York State Park system offer a smorgasbord of activities.

Minor League Baseball

Enjoy the low-key, silly, wackiness of a Minor League Baseball game. Take your kids and roll around in the outfield grass or hop around the bouncy castle. Go with a date and spend the evening just chatting in the bleachers. Run around the bases afterward! The Minor Leagues provide you baseball, but at a very low cost and level of commitment. New York has some of the best Minor League teams in the country. Take a day and have some Major League fun, for a Minor League cost!

A day trip from anywhere has something for everyone, and it doesn't have to cost a fortune. Have fun this summer. Here, are some resources to help you plan your next excursion. <https://www.iloveny.com/events/festivals/>; <https://parks.ny.gov/parks/>; <http://www.newyorkupstate.com/sports/2015/06/minor-league-baseball-in-upstate-new-york.html>



Cornell University
Cooperative Extension
Steuben County

3 East Pulteney Square
Bath, New York 14810
607-664-2300
PutKnowledgeToWork.org

Financial Safety on Vacation

by Linda Law- Saunders, CCE Washington County



You are all packed for travel! But — are your financials in order? Here are a few tips to keep in mind:

- *Decide on the amount of cash you may need for your trip.
- *Take a couple of credit cards, in case one isn't accepted.
- *Consider other alternatives to cash. There's the old stand-by – Traveler's Checks. But Debit Cards and Prepaid Debit Cards are also possibilities. Research the potential costs, limitations on their use, and your protections if lost or stolen.
- *Don't flaunt your cash, bank cards, jewelry or other valuables. Consider using your hotel room's safe to store extra cash, jewelry and electronic gadgets.
- *Pay your bills before you leave on vacation, especially if you will be away for three weeks or more.
- *Make a list of key credit card and customer service numbers and copy important documents in case they are lost or stolen.
- *Notify your bank and credit card companies where and when you will be traveling so that transactions won't be denied based on incorrect assumptions that your card has been lost or stolen.

Source: *Practical Money Skills*

Safety Tips for Second-Hand Shopping for Children

By Jackie Spencer, CCE Tioga County

Summer is a great time to take advantage of second-hand deals at yard sales, flea markets, and community sponsored events. Children tend to outgrow their clothing, toys, and other "kid gear" quickly. In general, buying second hand is a great way to save money, support your community and send less to the landfill. Here are a few safety tips to keep in mind when shopping for children's items:

Car Seats - These can be a big ticket item to purchase new, however car seats do expire and recalls are common. Before you buy check the expiration date on the label and ask about if the seat has ever been in a crash. Search for recalls online using manufacturer and model number. If you do purchase the car seat, be sure to register the seat at www.safercar.gov to receive any new recall notices. Have the seat inspected at a local inspection site to ensure safety and proper installation.

Cribs - The older the crib, the less likely it will be up to date with safety recommendations. Slats should be **not more than 2 3/8** inches apart and drop rails should not be used. Beware of lead-based paint. When set up, use a firm mattress that fits snug with no gaps. Adjust the height so that the top of the crib rail is at least 26 inches from the top of the mattress. Do not put bumper pads, stuffed toys, or other plush items in the crib. For more information, see www.Healthychildren.org

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Fighting Climate Change with Your Car

By Theresa Mayhew, CCE Columbia & Greene Counties

Want to improve your car's gas mileage? Avoid sharp acceleration. Don't let your car idle for more than a minute. Have your car serviced and check your tire pressure on a regular basis. Don't use your trunk as a storage unit. Take out the bags of kitty litter, snow shovels, and ski equipment. Only stash your golf clubs in the trunk on golf day. For every extra 100 pounds you carry in your trunk, your gas mileage decreases by one percent.

Taking public transportation goes a long way in reducing one's carbon footprint as does car-pooling, bicycling and walking but in many rural counties, these aren't usually viable options. Car-sharing programs can reduce traffic congestion and cut greenhouse gas emissions. Communities are realizing that a combination of these efforts can go far in improving public safety, reducing energy consumption, and treading more lightly on the planet.

Many households have multiple vehicles especially when family members work for different employers in different directions. It's good to periodically evaluate if you need multiple cars, especially as you near retirement or if you move closer to where one family member works. Selling the older, more polluting vehicle is a good solution. Newer cars and trucks emit about 90% fewer particles than they did 30 years ago. Even just driving less can make a difference especially since the total annual vehicle miles has increased more than 140% since 1970.

Buying the most energy-efficient vehicle you can afford is another means to this end. Hybrid and total electric vehicles are becoming more viable options.

Highchairs and other gear - These have been a high recall item over the last decade. Be sure to check for recalls of the specific item at www.cpsc.gov. The item may still be usable if a replacement part can be issued or the current owner has had the recall issue addressed. Seats should be equipped with a safety belt that straddles the legs. Lap belts without the middle strap pose a strangulation hazard. Check the label for height and weight restrictions.

Toys - Antique toys are best kept for adult enjoyment as they are likely to contain lead. Watch carefully for small parts when shopping for young children. An easy way to test items is to use an empty toilet paper tube - if the item fits in the tube it can be a choking hazard. Cut strings to less than 12 inches long or remove them altogether. Art and craft supplies should be labelled non-toxic. Look for ASTM F 963 -16 stamp on toys manufactured after 1995. This is "**The Standard Consumer Safety Specification for Toy Safety**". The latest version came into effect on April 30, 2017. Remember to check for recalls at www.recalls.gov.

Sleepwear - Check the label. Loose fitting sleepwear in sizes above nine months is required to be flame resistant. If the garment is not flame resistant, be sure that it is a snug yet comfortable fit for **the** child. For more information, visit www.cpsc.gov.

Keep your Cool in Summer's Heat

As summer heats up, learn how to prepare for high temperatures. According to the [Centers for Disease Control and Prevention \(CDC\)](http://www.cdc.gov), sickness from the heat occurs when your body cannot compensate and properly cool you off. However, heat-related illness and death are preventable.

Before the next heat wave, outdoor activity, or Fourth of July celebration, follow these [protective actions from the CDC](http://www.cdc.gov) and stay cool this summer:

- ◆ Stay in an air-conditioned location as much as possible.
- ◆ Drink plenty of fluids even if you do not feel thirsty.
- ◆ Take several breaks from the heat, especially midday when the sun is hottest.
- ◆ Wear loose, lightweight, light-colored clothing, and sunscreen. Remember that you should reapply sunscreen every three to four hours.
- ◆ Take cool showers or baths to cool down.
- ◆ Check on friends or neighbors during extremely hot days and have someone do the same for you.
- ◆ Never leave children or pets in cars.
- ◆ Check the local news for health and safety updates.

Find more information on extreme heat preparedness at www.ready.gov/heat.





Cornell University
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Steuben County

3 East Pulteney Square
Bath, New York 14810
607-664-2300
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College Freshman Finances 101

By Nancy Reigelsperger, CCE Steuben County

College is a time of new found freedom for many students. But that freedom can spell trouble if students don't have a handle on their personal finances. Students need to understand basic money management skills such as living on a budget and handling credit and debt. A solid financial foundation can lead to a lifetime of financial success.



It's important for students to make semester and annual spending plans and stick to them! Include savings for unexpected expenses like car repairs and family emergencies and for regular expenses like car insurance and gifts. Know the difference between **wants and needs**. Resist the urge to spend when you have a lot of money such as from your student loan check, as you'll need that money later on. Stay within your means and follow your spending plan. Read all paperwork before you sign anything and make sure you understand what it involves.

College could be one of the most expensive investments you'll ever make, so it's important to understand how your education is funded. Look for grants and scholarships. Consider work-study programs or part-time jobs to help with costs. Understand that **student loans aren't free**. Many students borrow more than they need so the less you borrow, the less you'll have to pay back after you graduate.

Be wary of on-campus credit card recruiter and mailed offers. Avoid the temptation of great introductory APR offers which get much higher in a short period of time. Understand that every time you use a credit card, you're taking out another loan that you'll have to repay. Learn how credit cards work and what fees are associated with them. Choose a card with no annual fee and the lowest interest rate you can find. A smart way to build credit in college is to become an authorized signer on a parent's credit card. It's critical to pay your balances on time!

A checking or savings account is a basic money management tool, however, be aware of any fees associated with these accounts and required minimum balances. Also, be conscious of ATM usage fees. Learn to balance your checkbook and keep the balance current.

Be aware of expenses! Choose a cafeteria meal plan that's right for you; don't pay for meals you won't eat. Limit takeout meals and avoid high priced convenience store foods. Check out low-cost or free events held on campus. Shop around for the best book prices -- buy used when possible. Dorm washers and dryers are convenient but may cost you more than going to a local laundromat. Buy your detergent supplies from a discount store, not from expensive laundry vending machines.

There are plenty of things that will require you to spend your money while at college, but you want to spend it right! If you spend wisely, save some cash and use credit responsibly, you might just ace College Freshman Finances 101!