

Trimble County Extension October 2022 Newsletter



4-H Youth Development
Family and Consumer Sciences
Agriculture & Natural Resources

Trimble County
43 High Country Lane
Bedford, KY 40006
Phone (502) 255-7188

Family Story Walk

October 7, 2022

9:00 a.m. - 3:00 p.m.

Trimble County Extension Service

- First 10 families to complete the walk get a free copy of the book
- All families receive a goody bag
 - Bring a friend!

Featured Book:
Handa's Surprise
by Eileen Browne

Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

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LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.

Homemaker News . . .

Trimble Thimbles Sewing Group Saturdays 11:00 a.m.

at the Trimble County Senior Center (County Park)
3240 Hwy 421 N • Bedford, KY 40006
Experienced or beginners, all are welcome!

Simply Sharing Homemaker Group Living with Loss:

Self-Care and Managing Grief

October 19, 2022 10:30 a.m.

Grief is unique to each person and can intensely affect a person's thoughts and emotions, as well as a person's physical, behavioral, and spiritual self.

Talking about self-care and how to manage grief is important because it helps people learn how to adjust and keep on living after loss.

Please call (502) 255-7188 to *rsvp*.

Trimble County Homemaker Dues

You are invited to join or renew your membership and support your local Homemaker Club. Dues are \$8.00, you may pay in person at the Extension office or mail to:

Trimble County Homemakers • PO Box 244 • Bedford, KY 40006

Join the BBG Challenge!

Challenge yourself to improve your daily life.

Get ready to work alongside your friends and neighbors to

boost your health.

The challenge runs for 8 weeks:
October 1 - November 30, 2022

Still time to join the challenge!
Call for link to sign up.



Trimble County Contest Deadline
October 28, 2022

- The 2023 Piggy Bank Design Contest is a creative way for youth to learn the importance of saving money and reducing debt.
- School students attending public, private, or home school located within the Commonwealth of Kentucky enrolled in K through 12th grade can submit an entry.
- Trimble County contest entries can be brought to the Trimble Extension office on or before October 28, 2022.
- County winner will go on to the Louisville Area contest.
- State winners will have their piggy banks displayed in the Capitol Rotunda in Frankfort during Kentucky Saves week in February 2023

Cultural Cook Along 2.0



Italy

October 25, 2022

6:30 p.m.

Salute! With cuisine ranging from pasta to rice, and beans to beef, Italy is sure to be a great cultural exploration as we cook together to make an Italian dish or two.



France

November 29, 2022

6:30 p.m.

Santé! From boeuf borguignon and croissants to salad nicoise France offers a variety of taste sensations. Cook along as we make a French dish or two.

Register to join us at Trimble County Extension Service for any or all of the sessions. Each month will feature a different recipe and information about the featured culture. Please call (502) 255-7188 for the Trimble in-person option.

Agriculture & Natural Resources

Please do not hesitate to reach out for your farm planning needs, or any other Agriculture questions you may have. You can reach me by calling, emailing or stopping by the office.

I am also happy to make farm site visits.

A list of upcoming events is provided below: you may contact us for registration information on any of the events listed. The events marked with an * indicate they count towards your County Agricultural Investment Program (CAIP) education.

Contact information: (502) 255-7188 or regina.utz@uky.edu

Agent for Ag & Natural Resources



Upcoming Events & Dates

OCTOBER

October 3rd: Small Ruminant- Dewormers and Treatment Strategies

Online at <https://www.kysheepandgoat.org/product-page/parasitology-clinic>

October 10th: Soil Testing and Analyzing Results*

Trimble County Extension Service, 6:00 p.m. RSVP to (502) 255-7188

October 14th & 15th: Artificial Insemination School*

United Producers Inc. Owenton, KY

<https://www.eventbrite.com/e/ai-artificial-insemination-school-for-cattle-tickets-396690541087>

October 15th: Eden Shale Farm Open House (preregistration required) (859) 278-0899

245 Eden Shale Rd. Owenton, KY 40359, tour starts at 10:00 a.m.

October 17th: Small Ruminant- Rotational Grazing for Parasite Prevention

Online at <https://www.kysheepandgoat.org/product-page/parasitology-clinic>

October 20th: Beef Bash

UK Research Farm, 348 University Dr. Princeton, KY 42445, 8:30 a.m. registration

October 21st: Small Ruminant in-Person Workshop (preregistration required)

KSU Research Farm, 1525 Mills Lane, Frankfort, KY 40601, 1:00 p.m.

NOVEMBER

November 1st: Kentucky Fencing School

Marion County Extension Service, 7:30 a.m.

November 3rd: Kentucky Fencing School

Clay County Extension Service, 7:30 a.m.

November 8th: Hay Testing and Winter Rationing

Trimble County Extension Service, 6:00 p.m.

November 8th: UK Crop Pest Management Webinar Series

(Tuesday mornings, November through December)

November 3-17 : North American International Livestock Exposition

Kentucky Exposition Center, Louisville, KY

DECEMBER

December 8th: Private Pesticide Applicator Certification*

Trimble County Extension Service, 12 p.m. (noon) Lunch provided, must rsvp.

December 15th: Understanding and Utilizing EPDs, Dr. Gordon Jones

Shelby County Extension Service (multi-county program), 6:00 p.m.

2022 REGIONAL BEEF FIELD DAY



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Bagdad Roller Mills
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Farmers Bank of Milton
Bedford Loan & Deposit
Red Barn Equipment Co
Bear Branch Supply
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McBurney Livestock
Equipment
Tri County Livestock
Exchange
Reality Farms LLC
Farm Credit Services
Best Livestock Equipment
United Citizens Bank & Trust
Great Meadows Angus Assoc.
Diamond T Farms
Aviator Angus



THIS MONTH'S TOPIC: UNDERSTANDING YOUR CREDIT SCORE

Do you know your credit score? Credit scores provide lenders with an estimation of your ability to pay back borrowed money. Credit scores often shape the terms of any loans we receive, such as auto loans, mortgages, or credit cards. To understand your credit score, it is important to understand the individual components that make up credit scores and the reasoning behind them.

CREDIT SCORE COMPONENTS

Calculating a credit score uses five categories:

- **Payment history** is the largest part of your credit score. More than a third, 35%, of your score is from your history of late and on-time payments. Consistent on-time payments can increase your score, while late payments often have a negative effect.
- **Amounts owed** is the second largest part, accounting for 30% of a credit score. This section consists of several factors: How much debt do you have overall? How much of your available credit are you using (such as on credit cards)? How many accounts do you have open?
- **Length of credit history** makes up 15% of your credit score. This category considers how long your accounts have been open. While other categories show how well you have been managing credit, this category shows how long you have been managing credit. If possible, keep long-standing accounts open — even if they go unused. Having a longer credit history may help you appear more reliable than consumers new to using credit.
- **New credit** accounts for 10% of a credit score. This category looks at the number of new accounts you have opened. Opening new accounts may briefly lower your credit score. It is wise to limit new accounts to only what is necessary for your current financial situation.
- **Credit mix** makes up 10% of your credit score and considers the different kinds of credit you are using. For example, do you have a mortgage, an auto loan, and two credit cards? Do you have five credit cards only?



CREDIT REPORTS PROVIDE DETAILED INFORMATION ABOUT YOUR CREDIT USE OVER TIME



CREDIT SCORE MEANING

Credit scores may range from 300 to 850. Higher scores signal that a borrower is lower risk to default on the loan and is more likely to pay on time. A higher score may allow you to receive lower interest rates when borrowing money. Each credit bureau uses a slightly different method to calculate your credit score, so your score may differ slightly between bureaus. *There are five general categories of scores ranging from poor to excellent or exceptional.* Each bureau may differ slightly in how they categorize credit scores. Generally, FICO credit scores are:
800-850: Exceptional, **740-799:** Very Good
670-739: Good, **580-669:** Fair, **300-579:** Poor

CREDIT REPORTS

Credit reports provide detailed information about your credit use over time. Three main credit bureaus provide credit reports: Equifax, Experian, and TransUnion. Federal law allows everyone to request one free credit report from each bureau per year at <https://www.annualcreditreport.com>. Note, this is the only federally authorized source from which to receive free credit reports. Be wary of other sites or companies when pulling your credit report or disclosing personal financial information.

Credit reports may include information such as the types and balances of accounts, dates the accounts were opened, and payment history for the account. Inquiry information also is shown, letting you know who has requested your credit report. Credit report inquiries are often run when applying for a loan or opening a new account. If you have filed for bankruptcy, this information is also included.

Sometimes the credit reporting bureaus make mistakes. If something seems wrong on your credit report, report it to the bureau. Inaccuracies may be in error, or they could be a sign of fraud or identity theft. Always promptly report suspected errors so they can be corrected or investigated. For information about reporting and disputing false information on your credit report, visit <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

REFERENCES:

https://files.consumerfinance.gov/f/documents/cfpb_building_block_activities_all-about-credit-scores_handout.pdf

<https://www.usa.gov/credit-reports>

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