Surviving the Holiday Spending Frenzy  
Kathleen Bryant, UF/IFAS Extension Agent III

The holiday spending frenzy has begun and many people are wondering how they will survive the sting of spending to their budget. If you are one of those who love getting into the swing of holiday giving but don’t love the financial pinch afterward, here are some tricks and tips for celebrating without breaking the bank. So, as you head out for holiday shopping and celebrations try one or two of the following tips to protect your budget:

• Know and accept your limits. Carefully plan out your holiday budget before you head to the stores this year. Gifts, no matter what size, can add up quickly and leave you with a hefty bill before you know it. Keep track of your spending and keep to your plan.

• Plan ahead. After you’ve done your budget and you’re ready to tackle the crowds consider the following ways to save:
  ° Start early. Begin now to plan and purchase your gifts.
  ° Look for the special “savings days” offered at your favorite retail outlets.
  ° Use coupons. Look for them in the newspaper, store fliers, and on-line.
  ° Take advantage of free shipping with on-line purchases. On-line shopping provides additional savings of fuel and time from not having to drive to the store.
  ° Get a jump on next year’s buying by purchasing gifts throughout the year.

• Trim you list. Consider cutting your gift buying list back this year. Try giving a group or family gift instead of individual gifts.

• Reduce stress. Holidays can be stressful enough with demands from family and friends, as well as other social commitments from work and organizations. Give yourself the gift of time by planning ahead as much as possible and avoiding last-minute buys that bust your budget. Remember to maintain daily routines as much as you can to help keep stress levels low. Take a walk or go to the gym to work off some of the holiday anxiety.

• Enjoy the season. Remember what the holidays are all about, enjoying family and friends. Keeping a focus on spending time with loved ones and celebrating other joys of the season can help you keep stress in perspective. Keeping things simple and relaxing expectation for perfection will case tensions so you can enjoy holiday events. And remember that it’s better to keep spending down and stick to a budget so that you can start off the New Year on the right financial foot.

Employing even one or two of the above suggestions can help you survive the frenzy and enjoy the season. Be creative, you never know what kind of treasures you’ll find and get more for your holiday dollars too. You just might find it’s your best holidays ever!

Happy Holidays to you and yours.
Protect Your Child’s Credit with a Credit Freeze  Lynda Spence, UF/IFAS Extension Marion County

Because most emerging adults aren’t in the habit of checking their credit reports until they apply for a job, loan, or rent an apartment, their identity can be stolen and their credit tanked long before credit is even on their radar. This crime can go undetected for years, sometimes even decades.

Unfortunately, more than 50,000 Florida youth are victims of identity theft annually, costing lenders and consumers more than 100 million dollars. The Keeping I.D. Safe law was passed during the 2014 legislative session. The KIDS law allows parents or legal guardians to open a credit file with a major consumer credit bureau in their child's name and then immediately put a freeze on the account.

A credit freeze means that it becomes difficult for anyone to access your child’s credit report, which makes it hard for an identity thief to fraudulently open an account in your child's name. Credit freezes can be inconvenient for adults, but should not affect children. (To learn more about credit freezes and what it means to freeze someone’s credit, visit Credit Freeze FAQs [http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs], from the Federal Trade Commission.

To freeze your child's credit, you will need to submit copies of important documents regarding your child, such as his or her birth certificate and Social Security card. The fee is $10 per child per credit bureau (there are three major credit bureaus). If a child has already been a victim of identity theft, the fee is waived.

With one bureau, TransUnion, you will also need to submit a notarized “description of authority” over the child. This is simply a statement by you that you are the child’s legal parent or guardian that you have had notarized by a notary public.

Visit www.FreshFromFlorida.com/ProtectYourChild to learn about how to protect your child’s credit. You will be glad you did. And when the time comes for that first credit check, your child will thank you.

Want to do more? Go to http://www.ssa.gov/myaccount/ to learn if anyone is using your child’s Social Security number for his or her employment purposes.

Security freezes for minor children are also available in many other states at a fee of $10 or less. If you live outside of Florida and want to know if this option is available to you, review the information on the following pages for the three major credit bureaus:

Equifax: https://help.equifax.com/app/answers/detail/a_id/75/noIntercept/1

TransUnion: http://www.transunion.com/personal-credit/credit-disputes/ProtectedConsumers.page

Experian: https://www.experian.com/consumer/cac/PrepopulatedForm.do?PrePopulatedForm.No=1057&type=victim

Sources
http://www.freshfromflorida.com/Consumer-Resources/Consumer-Protection/Protect-Your-Child-s-Identity

http://www.ssa.gov/myaccount/

http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs
Are Your Holiday Recipes Outdated?

Traditions are very important to families year round, but especially during the holidays. Great Grandpa may have been known for his eggnog recipe (adult and children’s versions)! But he probably never had to worry about salmonella or campylobacter. Today’s holiday kitchen can be an incubator for food borne illnesses and everyone in the family may be at risk. Some people are more at risk of getting a foodborne illness than others. People who are older, young children, people with chronic disease or expectant women all fit the category of people at risk. But, when there is enough bacteria, this only means that some may get more critically ill and the last thing anyone wants under their tree is neatly wrapped package of throwing up, stomach cramps, and all of the other un-pleasantries that can be part of food gone “bad.”

We can no longer “lick the spoon or the beaters,” sample the raw dough from the bowl or judge if the turkey is ready by the color of the meat. We need to use a thermometer to check when the meat is finished. All hands need to be washed before helping in the kitchen and all fingers need to stay out of the batter, mouths, noses, etc. Does your family recipe call for stuffing meat the night before to “marry the flavors?” Does it call for raw eggs or cooking at temperatures below 250 degrees? Our parents or grandparents may have been safe in doing some of these methods, but research has shown us that with newer and stronger bacteria strains, we could be inviting trouble to the holiday meal.

Some websites promote using safer techniques like pasteurizing raw eggnog or cooking to safe temperatures. The FDA website (http://www.fda.gov/Food/FoodborneIllnessContaminants/PeopleAtRisk/ucm083744.htm) has the following recipe for safe eggnog and other safe recipes you may want to try. Please note this website says it is for expectant moms. Food safety is very important for them but it is important for the entire family, so if you think you have a recipe that needs updated, check it out for safe instructions.

Turkey Tips Andrea Taufer, UF/IFAS Extension Seminole County

Turkey is often the centerpiece of the holiday meal and with all the hustle and bustle in the kitchen and various dishes being prepared simultaneously it is important that we keep food safety in mind to avoid food borne illness.

If turkey is on the menu for your holiday meal and it was purchased frozen make sure it is thawed in a safe manner. The safest way to thaw a turkey is in the refrigerator. Do not leave the turkey sitting out on the counter where bacteria will have the opportunity to grow. It takes approximately 24 hours for every four pounds to thaw. For example if you have a sixteen pound turkey give yourself at least four days for it to thaw in the fridge.

Another great part of the holidays is all the leftovers, once the meal is done don’t keep the turkey out all day to pick on. Put leftovers in the fridge or freezer within two hours. If you are not sure how to store your leftover turkey keep in mind turkey keeps for 3–4 days in the refrigerator and 3–4 months in the freezer. If you don’t think you can eat all the leftovers within a few days store some in the freezer and you will be enjoying leftovers for months. Once you are ready to eat the leftovers reheat to 165°F stirring and rotating the food to make sure there are no areas that are still cold, where bacteria can survive in.

Not sure what to do with all those leftovers? Try this recipe.

**Holiday Slider** Yields one slider. Multiply to make more

1 whole wheat dinner roll
1.5 ounces turkey or other leftover meat
1 tablespoon gravy
1 tablespoon cranberry sauce
2 tablespoons stuffing
1. Slice roll in half and toast
2. Add turkey, cranberry sauce, and stuffing to bottom of roll
3. Top with gravy
4. Add top of roll and hold together with toothpick
Holiday Cheer!

Nothing inspires the holiday mood more than the pleasant scents of vanilla and nutmeg! To start your holiday celebration, try this safe recipe for eggnog. Or, make a toast to the season using store-bought, pasteurized eggnog! **Cheers!**

### Holiday Eggnog

#### Calories: **135** per ½ cup  
#### Cholesterol: **120 mg** per ½ cup  
#### Yield: **2 quarts**

#### Ingredients
- 1 quart of 2% milk
- 1 teaspoon vanilla
- 6 eggs
- 1 cup whipping cream
- ¼ teaspoon salt
- ½ cup sugar
- whipped ground nutmeg

#### Directions

Heat milk in large saucepan until hot (do not boil or scald). While milk is heating, beat together eggs and salt in a large bowl, gradually adding the sugar. Gradually add the hot milk mixture to the egg mixture while continually stirring.

Transfer the mixture back to the large saucepan and cook on medium–low heat. Stir constantly with a whisk until the mixture thickens and just coats a spoon. The food thermometer should register 160°F (71°C). Stir in vanilla.

Cool quickly by setting pan in a bowl of ice or cold water and stirring for about 10 minutes.

Cover and refrigerate until thoroughly chilled several hours or overnight.

Pour into a bowl or pitcher. Fold in whipped cream. Then dust with ground nutmeg.

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### Connecting During the Holidays

Many families gather around the television and watch their favorite teams, movies, or holiday parades. Time together watching a screen does not create a feeling of connectedness. Many first dates involve going to a movie because all eyes are on a screen and any discomfort of making eye contact and creative conversation can be avoided. Families need eye contact, presence and touch to connect and build bonds. Playing games, gathering around the dinner table, and greeting people with hugs can all add these necessary building blocks to help families connect with each other. If you are not a hugging family, try inserting a few taps on the back or arm or create your own game of football to get some touch time or start the process. If families have a hard time connecting, they use the screen time as an excuse to prevent battles and to help them make it through the holidays without any drama or “scenes.” This can be important but everyone leaves with the same disconnect they had when they arrived to the celebration. Plan ahead and see if you can help your family “connect” more this year by adding opportunities to bond and build relationships.

Becky Bailey, ConsciousDiscipline.com