

LATINO FINANCIAL LITERACY PROGRAM NEWSLETTER

Extension Center for Family Development

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About the Team

Extension's Latino Financial Literacy Team helps diverse individuals understand financial systems in the U.S.A. so they can do things like set up a new checking account, buy a home or rent an apartment, or send a child to college. Our experienced bilingual staff provides assistance to Minnesota's Latino residents through classes and one-to-one meetings. Learn more and contact us by visiting <http://z.umn.edu/flt>.

FAFSA: First Step for Paying for Higher Education

By Antonio Alba-Meraz, Extension Educator — Family Resiliency

Do you know where you can get help paying for your children's higher education? The first step to obtain financial assistance for post-secondary education is for you and your child to fill out and submit a Free Application for Federal Student Aid (FAFSA) form. You should complete a FAFSA form whether your child plans to attend a four-year college or university, a two-year community or junior college, or an eligible career school — a technical, vocational, or trade school.



Completing the FAFSA form not only serves as an application for federal student aid, it also opens the door to obtaining financial assistance for higher education from other organizations, including states, colleges, career schools, and scholarship

sponsors. Many of these organizations use information provided on the FAFSA form to determine eligibility for their aid programs.

U.S. citizens and certain non-citizens should complete the FAFSA form because they are eligible for federal student aid in the form of grants, work-study funds, and loans. Eligible non-citizens include permanent residents with alien registration cards, also known as green cards. Undocumented students are not eligible for federal student aid. However, undocumented students in Minnesota may apply for state aid by submitting a Minnesota Dream Act application.

It's easiest and quickest to complete the FAFSA form online. **For more information,** see *Submitting the FAFSA: The First Step to Paying for Higher Education* at <http://z.umn.edu/1a6n>.

Protect Against Lead Exposure

By Heather Lee, Educational Resource Development and Support Manager

Is your family at risk for lead poisoning? *Any* amount of lead in the blood is considered dangerous. Too much lead is considered “lead poisoning.”



Lead is a heavy metal that is not normally found in our bodies. When lead does get into our

bloodstream, it can cause serious, long-term health problems, such as brain, kidney, and liver damage.

Lead can be digested or breathed in through dust. If a mother has lead in her bloodstream, she can also pass the lead to her baby during pregnancy.

You can protect yourself and your family from potential sources of lead exposure — and possible lead poisoning — by following 10 tips:

1. Get to know more about lead.
2. Know who is at risk for lead poisoning.
3. Eat healthy foods to protect against lead poisoning
4. Drink lead-free water.
5. Maintain your home and take precautions when remodeling your home.
6. Stay mindful when gardening or working with soil near busy streets.
7. Avoid using lead-based products and don't allow items in your home that you know contain lead.
8. Engage in healthy habits and activities that minimize children's exposure to lead.
9. Know the risks of lead exposure when hunting or fishing.
10. Be proactive and get you and your family tested for lead poisoning if you are at risk.

For more information on protecting yourself and your family against lead exposure, see the article and resources listed on the *Protect Against Lead* web page at <http://z.umn.edu/fightlead>.

When Is Gambling a Problem?

By Sara Croymans, Extension Educator — Family Resiliency

Gambling has become a popular activity for many people. According to the Northstar Problem Gambling Alliance, 75 percent of Minnesota adults participate in some form of gambling in any given year.

Gambling is usually a fun, leisure-time activity, whether it's playing bingo at church, buying lottery tickets or pull tabs, or participating in an office pool. For some individuals, however, gambling can change from an entertaining pastime to a harmful addiction. It's important to know the signs of problem gambling and how to get help dealing with it.

Problem gambling, also called compulsive gambling, is defined as the urge to gamble despite harmful consequences or a desire to stop. Besides harming themselves, problem gamblers behave in ways that can have harmful effects on their families. And yet, starting a conversation with loved ones about problem gambling so they can get help can be challenging.

Whether you're struggling with problem gambling yourself or worried about a spouse, family member, or friend, help is available through a number of treatment programs and online resources, such as the Northstar Problem Gambling Alliance.

For more information about problem gambling and resources for dealing with it, see our web page, *When Is Gambling a Problem?* at <http://z.umn.edu/19zb>.

Did you know?

Our newsletter readers have told us they appreciate learning about financial literacy but they are also interested in learning about more topics. For this reason, we have gradually transitioned the content of this newsletter to address a wider range of topics affecting families, including health, nutrition, parent education, and school success. Starting with the next issue, we will follow suit by adopting a new title for the newsletter: *Live Healthy, Live Well: A Newsletter for Families*. The newsletter will continue to offer the same great articles you've come to expect, in both English and Spanish. Look for the title change in the next issue.

Remember to Renew Your ITIN

By Sara Croymans, Extension Educator — Family Resiliency

The Internal Revenue Service (IRS) issues an Individual Taxpayer Identification number (ITIN) to those who have a filing or reporting requirement but don't have and are not eligible to get a Social Security number.

Some ITINs will expire at the end of 2016. **Not sure if your ITIN is set to expire?** Visit the IRS's *ITIN Expiration Frequently Asked Questions* at <https://www.irs.gov/individuals/itin-expiration-faqs>.

If you need to renew your ITIN, you should submit a complete application this fall to avoid delays.

You'll need the following documents to renew your ITIN:

1. **Form W-7** – This is the ITIN application and renewal form.
2. **Proof of foreign status and identity** – Several documents satisfy this requirement, including a passport, national or state identification (ID) card, driver's license, birth certificate, military ID card, visa, U.S. Citizenship and Immigration Services ID, medical records, or school records. Only original or copies certified from an issuing agency are accepted.
3. **Dependent requirements** – If you need to renew your ITIN, you can renew ITINs for your entire family at the same time. For dependents from countries other than Canada or Mexico or dependents of U.S. military members overseas, a passport with a U.S. entry date may serve as stand-alone identification. Along with the passport, dependent applications require:
 - o For dependents under age 6: U.S. medical records.
 - o For dependents under age 18: U.S. school records
 - o For dependents age 18 and over, one of the following: U.S. school records; or a rental statement, a utility bill, or a bank statement with applicant's name and U.S. address.

To claim certain tax credits and to receive a timely refund, remember to renew your ITIN *before* you file your taxes.

For more information, visit the IRS's *Renewing Your ITIN? Things You'll Need* at <https://www.irs.gov/uac/newsroom/renewing-your-itin-things-you-ll-need>.

Stress-Free Holiday Cooking Tips

By Jodi Nordlund, SNAP-Ed Educator

Cooking for family and friends during the holidays doesn't have to be stressful or expensive. Here are some suggestions to cook up your best holiday meals yet.

- **Keep things in perspective.** Spending time with family and friends is the important thing — not how fancy or expensive the meal is.
- **Utilize what you already have and what's on sale.** Look in your cupboards, pantry, refrigerator, and freezer for food you already have. Look at advertised sales at your grocery store and clip coupons for items you might need.
- **Write down a plan.** Write down your proposed menu for holiday meals, remembering to maximize your leftovers from previous meals. Write down your grocery list, including just the items that you don't already have on hand and things on sale.
- **Round out meals with less time-intensive, less expensive dishes.** If you are making one menu item that requires more time to prepare or cook or is more expensive, select other quicker-to-prepare, less expensive dishes to round out your menu. Use low-cost, easy-to-prepare recipes. Make dishes ahead of time to freeze or refrigerate for later use, and use a crockpot if possible.
- **Host a potluck.** Ask guests to bring a dish to share. This is a low-cost option for everyone involved, and — more important — sharing meal preparation enhances the feeling of togetherness.
- **Stay mindful of food-related illnesses.** Nothing can put a damper on your holiday like a bout of food poisoning or food-related allergic reaction. Use good food safety to keep your family safe and healthy.

For more information on minimizing stress while cooking, staying within your budget with meals, using good food safety, and more, visit *Cook Up a Delicious Holiday on a Budget*: <http://z.umn.edu/1a5p>.



About Our Programs: I CAN Prevent Diabetes

By Sara Van Offelen, Regional Coordinator — Health and Nutrition, SNAP-Ed



One in three adults in the United States are at risk for type 2 diabetes, and most don't know it. Type 2 diabetes can be prevented or delayed in people with prediabetes when they make simple changes to increase physical activity and lose weight. University of Minnesota Extension Health and Nutrition staff teach Minnesotans who are at risk for diabetes

how to make these simple changes through the program Individuals and Communities Acting Now to Prevent Diabetes© (I CAN Prevent Diabetes).

The I CAN Prevent Diabetes program provides tools and support for adults to prevent or delay type 2 diabetes, including:

- A four-month program of weekly, in-person sessions followed by an eight-month program of in-person monthly sessions.
- Instruction on diabetes prevention focusing on nutrition and physical activity.
- Goal-setting around physical activity, food selection and intake, as well as other health behaviors.
- Personalized guidance and coaching from trained instructors.

Since we began offering this program statewide in 2014, participants have achieved an **average weight loss of five percent** of their body weight in the first four months of starting the program.

For more information about this program, including where it is offered, visit <http://z.umn.edu/icanpd>.

About the Center

This publication is brought to you by the University of Minnesota Extension Center for Family Development.

We help families make informed decisions leading to better health and well-being.

We are committed to:

- Delivering trustworthy, relevant, and research-based education.
- Working closely with communities and organizations to build the strengths of individuals and families of all types and backgrounds.
- Capitalizing on University research and faculty.
- Building a faculty and staff team.
- Showing key stakeholders the value of our work.
- Securing resources to sustain and grow programs.

For more information on our programs and resources, visit www.extension.umn.edu/family/.



