

FCS NEWS & NOTES

Cooperative Extension Service
Muhlenberg County
3690 State Route 1380
Central City, KY 42330-5512
(270) 338-3124
extension.ca.uky.edu

Upcoming Events

February 7: Bingocize at 2 PM at Harbin Memorial Library in Greenville.

February 8: Block of the Month Quilting Group meeting at 9 AM at the Extension Office.

February 8: Homemaker Council meeting at 9:30 AM at the Extension Office.

February 9: Bingocize at 10:30 AM at the Central City Library.

February 9: Game Night at 5:30 PM at the Extension Office. Join in the fun, you don't have to be a Homemaker member in order to participate. This month's game is Bingo!

February 10: Junior Homemakers Club meeting at 10 AM at the Extension Office. This club is open to youth in grades 7-12.

February 14: Cooking through the Calendar at 11:30 AM at the Central City Library. This month's recipe is Everything Tuna Melts. If you can't join us on February 14, you may come to the Extension Office at 11:30 AM on February 28.

February 16: Bingocize at 10:30 AM at the Central City Library.

February 17: Penguin Plunge Fundraiser for the 4-H Food for Kids Backpack Program at 10 AM at the Central City Convention Center Pool. Anyone raising at least \$120, enough to sponsor one child for the school year, is invited to take the plunge! Donations are accepted any time.

February 26: Bingocize at 9:30 AM at Harbin Memorial Library in Greenville.

February 26: Bingocize at 1 PM at the Central City Library.

February 27: Slow Cooker Class from 10:30 AM at the Extension Office.

February 27: The Happy Healthy Club at 3 PM at the Central City Library. Free for Muhlenberg County youth in Kindergarten through Second Grade.

February 28: Bingocize at 2 PM at Harbin Memorial Library in Greenville.

February 29: Book Club meeting at 10 AM / 5 PM at the Extension Office. This month's book is *Lessons in Chemistry* by Bonnie Garmus. If you would like us to order a copy of the book for you, bring \$20 to the Extension Office (cash or check only).

March 5: Scam Red Flags and Avoiding Fraud Lesson via Zoom at 10 AM (at the Extension Office) and 5 PM (on your own). Contact the Extension Office to let us know if you will be coming in to watch, or if you would like the Zoom link emailed to you. Stay safe by learning to recognize red flags of a scam and take steps to protect yourself from fraud.

March 8: Pennyryle Area Spring Seminar at the Christian County Extension Office. **\$15 fee due no later than February 28.** A flyer with more details is included with this newsletter.

March 9: Junior Homemakers Club meeting at 10 AM at the Extension Office. This club is open to youth in grades 7-12.

March 21: Homemaker Council meeting at 9:30 AM at the Extension Office.

Upcoming Events Continued

March 25: Book Club meeting at 11 AM / 5 PM at the Extension Office.

March 26: Savor the Flavor: Seasoning with Spices Lesson at 10 AM (at the Extension Office) and 5 PM (on your own).

Contact the Extension Office to let us know if you will be coming in to watch, or if you would like the Zoom link emailed to you. Join us to learn about various spices and how to incorporate them into your favorite dishes, and enhance flavor while cooking.

March 28: Bread Series: Sourdough class at 10 AM / 5:30 PM at the Extension Office. Pick the time that works best for you. Please contact us to sign up. There is a \$5 fee (cash or check only) for this class.

A Note from your Family & Consumer Sciences Agent

Hello Everyone!

I hope this newsletter finds you all well! We had a great and fast January, full of new programs beginning.

Thank you to all who attended our first class in the Bread Series. I hope you all enjoyed it and gained tips on how to enhance your quick breads the next time you bake. Don't forget to sign up for the next bread class on March 28th. We will be learning all out sourdough breads!

If you haven't been to Bingocize yet I want to encourage all of you to come try it. It is so much fun! Check the attached flyer for times.

February's FCS Book Club book is *Lesson in Chemistry*. We will have our Book Club meeting on February 29! All are welcome to attend, you do not have to have finished the book to participate.

Homemaker Area Seminar this year is combined with the Area Cultural Arts Day. It will be on March 8th at the Christian County Extension Office. It will be a fun-filled day of learning. Bring your \$15 fee to the office by the deadline to sign up and reserve your spot in the office van for a ride.

Be on the lookout for some fun spring programs coming your way! As always, please feel free to reach out to me if you have any ideas on new programs you want to see or questions!

Have a great day!



Alex Kelly

Alex Kelly
Muhlenberg County Extension Agent for
Family & Consumer Sciences Education


Thought for the Day

"If the winter is too cold and summer is too hot, you are not a hiker."
-Unknown



Handouts from the last lesson on *Organizing Tips for Increased Productivity* are included with this newsletter for mailbox members.

Contact Us

 (270) 338-3124

 Facebook Pages:

**Muhlenberg
County
Cooperative
Extension**

**Muhlenberg
County
Homemakers**

Cooperative Extension Service

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

MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

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Lexington, KY 40506



Disabilities
accommodated
with prior notification.



Pizza Party A' More



When:

March 8, 2024

Where:

Christian County Extension Office
2850 Pembroke Road, Hopkinsville, KY 42240

Pennyrile Area Spring Seminar
Cultural Arts Day 2024

Four Seasons Catering will be catering the meal.
Please plan accordingly.

COST: \$15.00

CULTURAL ARTS EXHIBIT CHECK-IN: 9:00 AM - 9:30 AM

(At Christian County Expo Center)

DOORS OPEN FOR PROGRAM: 9:30 AM

(At Christian County Meeting Room)

PROGRAM BEGINS: 10:00 AM

MENU:

- LASAGNA
- SALAD
- BREAD
- DESSERT
- Tea, Lemonade, & Water

Join us for a fun-filled day learning all about
Pizza, Pasta, Oils and so much more!

Door Prizes and lunch provided!

REGISTER AT YOUR LOCAL EXTENSION OFFICE
BY FEBRUARY 28, 2024



**Cooperative
Extension Service**

Agriculture and Natural Resources
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MONEYWISE

VALUING PEOPLE. VALUING MONEY.

FEBRUARY 2024

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

THIS MONTH'S TOPIC: BULKING UP A THIN CREDIT FILE

Your credit score is used when you apply for new credit, but also it could be used to check your reliability for insurance, rent, or a new job. However, some people have not yet had enough credit to generate a file. FICO, the largest company that provides software for calculating credit scores, estimates that 53 million people in the U.S. do not have enough data in their credit files to generate a FICO Score.

A credit score tells businesses how likely you are to pay back what you owe in a timely way. Your score is based on the information in your credit report, such as payment history, length of time you've had accounts open, and how often you open new accounts. Those who don't yet have a file are sometimes called "credit invisible." Others may have a file, but their past credit practices may have led to a score that is not as high as they might wish.

The good news is, there are a few tools available to those who wish to bulk up a thin credit file, either to create a score or to improve the score they already have. Two of these tools are called Experian Boost and UltraFICO.



ULTRAFICO

UltraFICO is a free service that uses additional information that you agree to share to generate this special score. Using a secure online portal, you link your banking accounts, such as checking or savings, so that your banking activity can be weighed in with your credit report data. This score does not replace your traditional score or become part of your credit report. You use an opt-in feature to share it with lenders. This score may be helpful if you have consistently kept positive balances averaging at least \$400 in your bank account.

EXPERIAN BOOST

Experian is one of the three credit reporting bureaus, and it offers its own free service



THE BEST WAY TO BUILD AND MAINTAIN A GOOD CREDIT SCORE IS TO PAY BILLS ON TIME, PAY DOWN BALANCES, AND AVOID NEW DEBT.



called Experian Boost. Boost considers monthly bills you pay that are not normally included in your credit report. You connect the bank account you use to pay your bills and select the bills you want to have counted in your Experian credit file. The system will look through two years of payment history for qualifying bills with recent on-time payments. The following types of bills and payments could qualify: phone, rent, utilities, television, insurance, internet, and video streaming services.

VANTAGESCORE

VantageScore is an additional scoring model that lenders and businesses might use. Its scoring model can generate a score as soon as one month after a credit account is opened, which is faster than FICO's 6-month or more model. Most of the time there is no way to know in advance whether a lender will use Vantage or FICO scores. However, if credit is denied, the lender will disclose the score and the factors that led to the outcome.

A NOTE OF CAUTION

Be aware that once you grant access to the additional information counting toward your score, you must be willing to accept the consequences. Just as paying on time and keeping credit charges low will help, the opposite can hurt your score. If you grant access to either your bill payment history or your bank accounts, you will need to ensure that you make those payments on time, that you maintain a balance, and don't overdraw your account in order for it to reflect positively on your score.

These programs may help pad your file, but they aren't a "cure-all." Remember, the best way to build and maintain a good credit score is to pay bills on time, pay down balances, and avoid new debt.

REFERENCES:

<https://www.fico.com/ultrafico>

<https://www.experian.com/consumer-products/score-boost.html>

<https://www.vantagescore.com/consumers/how-credit-scores-work/>

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BINGOOOIZE!

Join us for Bingo mixed with low impact exercise movement to promote health and wellness!

GREENVILLE LIBRARY

CENTRAL CITY LIBRARY

MONDAYS
9:30-10:30 AM
WEDNESDAYS
2-3 PM
Starting January 8,
2024 - April 10,
2024

MONDAYS
1-2 PM
FRIDAYS
10:30-11:30 AM
Starting January 8,
2024 - April 12,
2024

PRIZES AWARDED

FREE TO THE PUBLIC

Questions? Contact the
Muhlenberg County Extension
Office at (270) 338-3124.

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Lexington, KY 40506



Disabilities accommodated with prior notification.

SCAM RED FLAGS

AND AVOIDING FRAUD



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service

This is the March 5 Homemaker Lesson Publication. This lesson will be streamed at 10 AM & 5 PM. Contact the Extension Office at 270-338-3124 if you would like the Zoom link emailed to you.

FRM-KM.002



Scam Red Flags and Avoiding Fraud

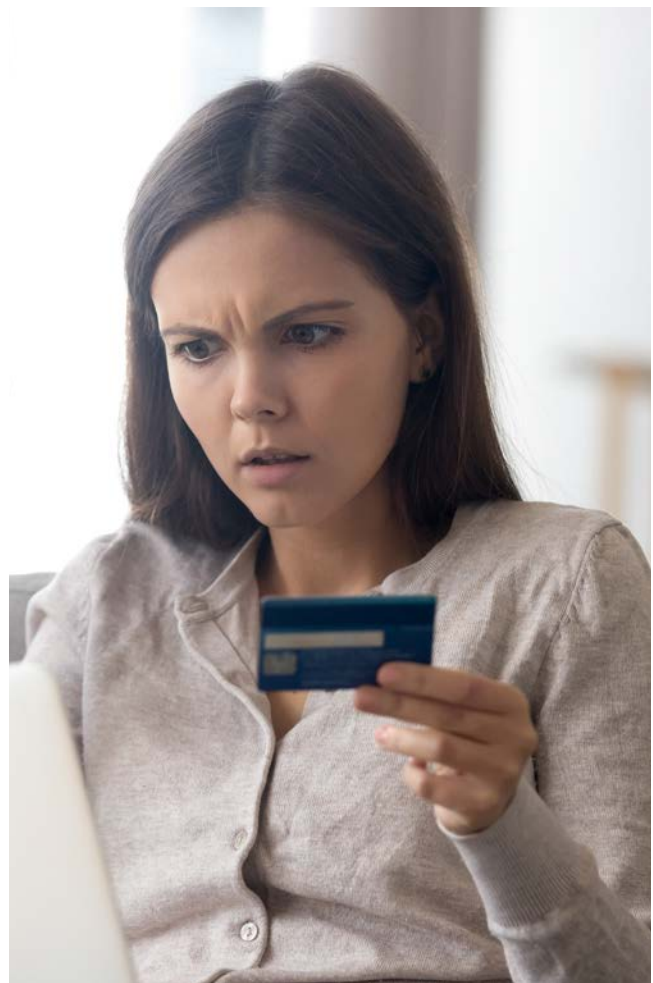
By Kelly May

Family Finance and Resource Management

Americans lose billions of dollars each year to fraud. While most people know to beware of offers that sound too good to be true, it is often difficult to tell which offers are truly good and which are bad deals in disguise. The best way to protect yourself from financial fraud and scams is to be aware of the tactics con artists use and learn to recognize red flags so you can avoid being tricked.

Reporting agencies vary on the numbers of fraud victims and dollars lost each year. But they do agree that losses are in the billions per year and that fraud is underreported, which means those losses could be even higher.

Furthermore, fraud can happen to anyone. According to June 2020 data from the Federal Trade Commission's Consumer Sentinel Network, fraud is more often reported by those aged 20-49. However, median dollar losses are much higher for those older than 50, starting at \$300 for ages 50-59, and increasing significantly with each age bracket up to \$1,250 for age 80 and older.



CON ARTIST TACTICS

You cannot tell if a person is a con artist by their appearance. Scam artists come in all ages, sizes, races, and genders. In fact, the “con” in con artist comes from the word “confidence.” The scammer inspires this confidence through their supposed credentials or experience. Also, they often play up their similarities to you to gain your trust.

- **SOURCE CREDIBILITY** is a tactic in which the con artist claims to be with a reputable company. Perhaps the scammer tells you about extensive past experience or may claim credentials, such as special certifications or education certificates. Some credentials take years of study to achieve, while others require little more than a processing fee. To help you research source credibility, FINRA offers a search tool to look up professional designations at <https://www.finra.org/investors/professional-designations>.
- **AFFINITY FRAUD** is a tactic based on trust. The con artist relies on personal similarities to become an accepted member of a group, such as a church, professional, or cultural group. Once they are accepted members, they begin to share their product offer or their supposed “good fortune” with others in the group. In some cases, the group’s leader may fall for the scam, and help spread the word not knowing it is a false offer.
- With the **SOCIAL CONSENSUS** tactic, the scammer makes it appear that you will miss out by not participating. Basically, the scammer tries to persuade you to join in because everyone else is doing it too.
- The **RECIPROCITY** tactic might make you feel like you are getting a bargain, or it might make you feel like you “owe” the seller something for his or her efforts on your behalf. In return for doing you a small favor, the con artist asks you for a bigger



favor. Perhaps they will give you a discount if you buy now or buy a larger quantity. Other times they offer you something “free” in the hopes that you will provide your information or decide to participate later.

- The **SCARCITY** tactic is used to create a sense of urgency. The seller will say that supplies are limited, the opportunity is only open to select members, or the offer is for a limited time only. Perhaps the rush is really so you do not have time to research the facts.
- The **PHANTOM RICHES** tactic is when it truly is “too good to be true.” Examples are guarantees that cannot exist or winning contests without having to enter. The prospect of wealth can be very tempting bait.

Scam artists know how to use your emotions against you. They will ask personal questions until they find something you get emotional about. Then they play up that emotional trigger to get you “under the ether,” according to con artists interviewed in the AARP Publication, “The Con Artists Playbook.” Ether is a heightened emotional state that makes it hard to be rational or think logically. Triggers may include fear, greed, or urgency.

Financial fraud is known to law enforcement as white-collar crime. According to the FBI, it is a financially motivated, nonviolent crime committed by business and government professionals. What makes this crime different is that the con artist tricks you into participating through signing a contract or handing over your money. Through the scammer's trickery, you agree to part with your money.

Fraud makes victims feel bad, not just because they lost money but because they "fell for it." These negative feelings lead people to keep it a secret. Because of this, fraud is underreported and continues to grow. Reporting suspected fraud can help stop scams and keep others from becoming victims.

RED FLAG PROMISES

Besides recognizing tactics a con artist might use, you can also watch out for red flags within the promise, offer, deal, or sale. Some of these red flags include:

- Exclusively for you
- Today only (limited time)
- Only a few left (limited quantity)
- Make the check out to me personally or "cash only"
- Pay by wire transfer, Internet currency, or with a gift card
- Deposit the check, send back some and keep the difference
- Advance payment needed for something you expect to receive (sweepstakes, loan, grant, etc.)
- Contracts with missing or incorrect information
- Will send the paperwork later
- High return, no risk
- "Guaranteed" profits or prizes
- Threatening arrest or legal action
- Requesting your personal information when it is someone who should already have it
- Messages with misspellings or grammar mistakes
- Recorded phone calls that want you to answer "yes" or press 1



Beware of links in emails or text messages. Clicking a link could lead to malware on your device that could leave you exposed to a scammer or hacker. Keep antivirus and other software updated on computers and phones.

While there are people you undoubtedly trust, keep in mind that they could have had their identity stolen. Even those who appear to be your friends and family could be scammers in disguise. Conversely, there is the chance that the friend or family member you really do trust has been a victim and does not know it. Checking out the deal they tell you about could protect you both from fraud.

PROTECT YOURSELF FROM FRAUD

There are two significant ways to protect yourself from fraud. First, decline suspicious offers. Second, research any opportunity.

Offers may come to you in a variety of forms. If it is not something you requested, you do not have to listen. Hang up on calls, delete emails

and texts, block spam calls and emails, do not answer unsolicited door-to-door sales people.

Consider registering on the National Do Not Call List at www.donotcall.gov or 888-382-1222. Be aware, though, that some groups are exempt, and con artists likely will not follow the list. You may still get calls after you register. It may help to come up with a personal “script” for ending unwanted phone calls.

If you are going to consider an offer, take the time to research it. Wait before buying to make sure it is not an emotional purchase. Request all the details in writing, and read the fine print before signing. Provide complete and accurate information on any contract you sign. Ask plenty of questions, and make sure you understand the deal before committing.

Check out the source. Research and verify online businesses before paying. Also, make sure the site is encrypted – look for the “s” in https or a “lock” icon before the web address. If you are hiring someone to help you, check references and verify licenses or credentials. Know your right to cancel if there is one.

REPORT FRAUD

Whether you have been the victim of a scam or your suspicions helped you avoid it, consider reporting potential fraud to authorities. When fraud is not reported, authorities do not have the information needed to stop scams from taking place.

Report suspected scams to the following authorities:

- **Kentucky Attorney General**
at ag.ky.gov/scams or 888-432-9257
- **Federal Trade Commission**
at ReportFraud.ftc.gov or 877-FTC-HELP
- **Better Business Bureau**
at bbb.org/scamtracker

- **Cybercrime – Internet Crime Complaint Center (IC3)** at www.ic3.gov
- **Identity Theft**
IdentityTheft.gov

If you would like to receive text message alerts about current scams in Kentucky, sign up for the Kentucky Attorney General’s Scam Alerts. Text KYOAG Scam to GOV311.

Knowing what to watch for with con artist tactics and red flag promises can help keep you safe from fraud. Knowing where to report fraud can help keep others from falling victim. Hopefully, knowing this information will help you keep your money in your own wallet and out of the hands of a scammer.

Sources and References

- Federal Trade Commission’s Consumer Sentinel Network. “Explore Age & Fraud Loss.” Data as of March 31, 2020. (Retrieved May 28, 2020) <https://public.tableau.com/profile/federal.trade.commission#!/vizhome/AgeandFraud/Infographic>
- Financial Industry Regulatory Authority (FINRA). “Avoid Fraud.” (Retrieved May 28, 2020) <https://www.finra.org/investors/protect-your-money/avoid-fraud>
- FBI. “Affinity Fraud: White-Collar Criminals Use Bonds of Trust to Prey on Investors.” Dec. 18, 2017. (Retrieved May 28, 2020) <https://www.fbi.gov/news/stories/beware-of-affinity-fraud>
- AARP Fraud Watch Network. “The Con Artist’s Playbook: The Psychology Behind ID Theft, Fraud & Scams.” (Retrieved May 28, 2020) https://www.aarp.org/content/dam/aarp/money/scams_fraud/2013-10/The-Con-Artists-Playbook-AARP.pdf