



Virginia Tech • Virginia State University

# **BATH-HIGHLAND NEWS**



#### **FAMILY AND CONSUMER SCIENCE TOPICS**

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## **BUDGETING IN 2024**

You and Your Money in 2024... It's a new year and often a time when we take a look at our money habits from the previous year. Do you need to make a few changes in your spending? Perhaps you need to make a budget? It can seem overwhelming but here's a few tips to get you started.

Track your bills – Write down what your bills are and the amount you pay each month. Your bills may include rent/mortgage, electricity, car payments, insurance, cable and internet to name just a few. Don't forget subscriptions to streaming services or websites.



Track you spending – Keeping track of where you spend your money after the bills are paid is the best step to learning to budget. These expenses may include eating out, clothes, hobbies or entertainment. You can use apps, review bank and credit card statements or just write things down in a notebook.

Categorize wants and needs – Make a chart with a column for needs and a column for wants. Under each column, list the items for that category. For example, your needs should include food, shelter, medicine and insurance. Your wants may be new clothing, subscriptions or special outings. Write down the money value next to each item listed. Compare the lists. Are there any wants that could marked off the list and the money moved over to your needs?

Make your savings automatic – Setting aside money for savings, no matter the amount, is a good way to gain control over your financial situation. Have the money automatically deposited into a savings account or place it in an envelope. These savings can be use for unexpected expenses when needed.



By taking these small steps, you can get control of your finances and have good start to the new year.



Source: Utah State Cooperative Extension

#### **ADDITIONAL PAGES INCLUDE**

**4-H UPDATES & EVENTS** 

**AGRICULTURE & NATURAL RESOURCES TOPICS** 

**EXTENSION STAFF SERVING YOU** 

If you are a person with a disability and desire assistance or accommodations to participate in programs listed in this newsletter, please contact the VCE--Bath or Highland Unit Office at (540) 839-7261 or (540) 468-2225 during business hours to discuss accommodations. (TDD 800-828-1120)

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#### 4-H HAPPENINGS



Ben Hindman, Extension Agent, 4-H Bath/Highland—benjaminh@vt.edu—540 839 7261



# **Recent Highlights**

In October, Bath and Highland 4-H kicked off another

year of in-school
enrichment programming, collaborating with a total of
14 classrooms
across 3 schools
each month. These
programs reinforce
and complement
Virginia Standards
of Learning through



the 4-H model's emphasis on hands-on experiential learning. Additionally, they serve as an introduction to local 4-H programs, providing an excellent avenue for engaging students in 4-H activities like community clubs and participation in Junior 4-H Camp.

Both Jordan Alexander, the 4-H/ANR Program Educa-

tor, and I underwent training in October, earning our 4-H Rifle Instructor certification. With this certification, we are now able to join the leadership team of the Highland Sharp Shooters and opens up the potential for estab-



lishing a 4-H Shooting Sports club in Bath.

 In November, Highland's new collaborative 4-H and FFA Livestock Club had its first meeting. Led by former members of Highland 4-H and FFA, the club's dedicated leadership is focused on creating opportu-

nities for the current generation of Highland 4-H and FFA. Members, equipped with knowledge and skills gained from club participation, will have the chance to take part in various contests at both regional and state levels.



### **Looking Ahead**

 Bath 4-H will host a Science Fair for 4th grade students at Valley Elementary School on Wednesday,

February 16. This program will help 4-H participants to hone their research and presentation skills as well as gain a deeper appreciation for the wonders of STEM disciplines. The Science Fair promises an exciting



showcase where students will display their discoveries, fostering a sense of achievement and recognition.

• On Friday, March 1, Highland 4-H will host its 2024

Contest Day program.
Contest Day offers 4-H
members a platform to
showcase their
knowledge, skills, and
talents in diverse judged
competitions; presentations, public speaking,
share-the-fun, and more!
This event serves as a



catalyst for personal growth by fostering confidence and honing essential skills like communication and leadership.

 As the Highland County Maple Festival approaches, Bath and Highland 4-H are gearing up to fulfill their commitment to "pledge their hands to larger service."
 During the festival, 4-H members are actively volunteering with vari-



ous community groups to support their fundraising efforts. Their involvement includes assisting the Mill Gap Ruritans in folding donut boxes and lending a hand to the Stonewall and Bolar Ruritan Clubs with their pancake meals.

Contact Ben Hindman if you or someone you know is interested in any 4-H opportunity.

# **AGRICULTURE & NATURAL RESOURCES**

Kari Sponaugle, Extension Agent, Ag & Natural Resources, Highland & Bath—Cell: 540 679 9664—Email: karis@vt.edu

Virginia Cooperative Extension Bath and Highland will host a series of educational meetings this winter. These programs are designed to connect farmers and landowners with partner organizations to benefit private land management. Four meetings will be held in three locations from January to March:

January 17, 12pm-2pm - Water & Soil - Warm Springs Dairy Barn, LUNCH provided February 13, 5-7pm, Funding & Finance, Highland Modular, Monterey February 27, 5-7pm - Forestry and Timber, Highland Modular, Monterey March 6, 5-7pm - Forestry & Timber, Covington

All programs include Extension educators as well as other program partners and a meal or refreshments. The Water & Soil program will be a panel of Mountain Soil and Water Conservation District, Trout Unlimited, Chesapeake Bay Foundation and Natural Resources and Conservation Service (NRCS) partners. Funding and Finance presentations will be from Farm Service Agency (FSA and First Bank and Trust. Forestry presenters will be from VA Dept. of Forestry (VDOF) and Dept. of Wildlife Resources (DWR).

Sponsors for this program include Mountain Soil and Water Conservation District, local farm bureau and First Bank and Trust. Please join us! RSVP for all or individual program dates 5 days in advance at: http://bit.ly/AHFarmLandOwnerSeries24 or by calling Kari at 540 468 2225 or 540 839 7261 or email karis@vt.edu.



# 2024 VT Beef Cattle Health Conference

Join us for our 2024 Virginia Tech Beef Cattle Health Conference!

When: January 27, 2024, from 8 am- 4 pm Where: Virginia Tech, Blacksburg VA

Registration Fee: \$15 per person, free to anyone under 18

Register at https://tinyurl.com/2024BeefHealth or call Lisa McCormick at (540) 231-2792

# 2024 Virtual Shepherd's Symposium

Wednesday & Thursday, February 7 & 8, 2024 7-9 PM Eastern

Registration link for the Zoom Meeting: http://tinyurl.com/2024sheepsymposium



# 4-H & ANR PROGRAM EDUCATOR

Jordan Alexander, Bath & Highland—Phone: 540-839-7261—Email: jordan98@vt.edu

Prior to Bath and Highland County elementary schools dismissing for the much-awaited winter break, Bath and Highland 4-H held an after school winter Cloverbud camp for youth ages 5-8 at Valley Elementary School and Highland Elementary School. 13 children from VES and 22 children plus 1 youth volunteer from HES joined 4-H for a fun evening of winter crafts, activities, and snacks. Cloverbuds got messy with paint by creating personalized handprint mittens that could be hung up as an ornament on a tree or in the window, next year they can see how much their hands have grown! They worked together with their tablemates to decorate and assemble a holiday paper chain for their school as a thank you for letting 4-H use their space. Using Cheerios and craft pipe cleaners, Cloverbuds used their imagination to design and construct bird feeders with shapes like hearts and candy canes! Hanging these up outside in a tree or on a porch will provide birds with a treat this winter as they look for food sources and can be refilled throughout the season. Cloverbuds also created their own winter trail mix to snack on throughout the program with ingredients including dried fruit like Rudolph's nose, mini marshmallow snowballs, and snowman arm pretzel sticks. Thank you to 4-H Agent, Ben Hindman, 4-H Livestock Club volunteer, Haven Wilfong, and the principals at Valley and Highland Elementary School for making this program such a success. Bath and Highland 4-H look forward to having spring Cloverbud day camps during Spring Break.

Highland 4-H Spring Cloverbud Day Camp - Thursday, March 28, 2024 - 10am-4pm - Monterey Modular Bath 4-H Spring Cloverbud Day Camp - Wednesday, April 3, 2023 - 10am-4pm - Life Line Ministries Gym

#### **Bath County Office**

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# Your Area Extension Agents and Staff include:

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