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Ready, Set, Reset!

VOLUME 8, ISSUE 2

* SUMMER 2022 *

Are You Prepared for the Unexpected?

Have you taken the steps to protect your family and your finances for a natural disaster or an emergency? Do you have a financial plan? Protecting your finances is very necessary for recovering from or rebuilding after disaster or other emergency.

Personal, financial, insurance, medical and other records should be safeguarded and will be vital to starting the recovery process after a disaster/emergency. Taking time to document these items before a situation occurs can save you time and stress.

Set aside an emergency fund to get you and your family through several days after an emergency.

This is important because ATM's, banks and credit card machines may not be working after an emergency due to power outages. Save small bills and change in case stores can't make change. It may be difficult to save but if you start small and start now you will eventually increase your emergency stash.

Have extra copies of those important documents and medical information saved in several places.

Keep copies of passports, driver's licenses, birth and marriage certificates, Social Security Cards, bank accounts/credit card information, medical information, wills, insurance cards etc. stored in a safe place that is easily accessible such as a safe deposit box, external hard drive, or the cloud. It would be helpful to give copies to a trusted family member as a backup or keep them in a waterproof "go-bag", stored in a safe place that can be easily accessed in an emergency. Make sure that other family

members know the location of documents and how to gain access to them.

Be sure you have multi-factor authentication on your accounts and always think twice before you click. Having this second layer of authentication gives your bank or any other site you're logging into the confidence that it needs to be sure it is really you. If you receive a suspicious link you do not recognize don't click it if it seems unfamiliar. This is one simple way to protect your personal information every day and especially in a disaster/emergency.

Talk to your insurance agent. Ask your agent to review your renter's/home owner's policy to assure that you are fully covered (ask about electronics coverage and identity theft). If you made any updates or added anything new to your home, tell your agent so he/she can advise if you need to increase your coverage.

FEMA has a very helpful [Emergency Financial First Aid Kit](#) that is an easy way to start preparing your finances for an emergency. Click the hyperlink to get the kit.

The Consumer Financial Protection Bureau (CFPB) also has a disaster checklist that you can access at this link: https://files.consumerfinance.gov/f/documents/cfpb_adult-fin-edyour-disaster-checklist.pdf

Wireless Emergency Alerts (WEA's). WEA's are short emergency messages from authorized federal, state, local, tribal and territorial public alerting

authorities. They look like text messages but are designed to get your attention with a unique sound and vibration repeated twice. They include the type and time of the alert, any action you should take to protect yourself and your loved ones. You are not charged for receiving WEA's and there is no subscription needed. If you are not receiving WEA's here are some tips to troubleshoot:

1. Check the settings on your mobile device and review your user manual (you may be able to find this online too).



- Older phones may not be WEA capable, and some cell phone models require you to enable WEAs.
- Some mobile service providers call these messages "Government Alerts," or "Emergency Alert Messages."

2. Check with your wireless provider to see if they can resolve the issue.

- All major phone providers and some smaller providers participate in WEA.
- [Federal Communications Commission \(FCC\)](#) registry of WEA providers.

To provide comments or concerns about WEAs sent in your area [contact local officials directly.](#)

Click this link to access the wireless emergency alerts: https://www.fcc.gov/sites/default/files/wireless_emergency_alerts_wea.pdf

Kids Home for the Summer—Fun Free Ideas



School is out for the summer and you may be feeling anxious on how to keep the kids from feeling antsy or bored. If you are unsure what to do on a lazy summer afternoon or the upcoming weekend, consider some creative summer activities to overcome boredom and create fun family memories.

All it takes is a little bit of creative family brainstorming to create a list of indoor and outdoor activities that will engage the entire family no matter how old or young.

STARGAZE IN YOUR BACKYARD. Gather some pillows and blankets to host your first family stargazing night. Do some research to find out what night(s) are expected to be clear in your area for the best stargazing. Mark it on your calendar for everyone to see and plan for. Have your cameras ready to capture the amazing sights. The sky is full of wonder and enjoyment for all ages. You can do this on several occasions throughout the summer. Since you are all outside already, why not make it a backyard camping event also.

HOST AN OUTDOOR RELAY RACE. Who doesn't like summer games? You can structure your games for all ages. Gather up some supplies like clothes hampers, pool noodles, hula hoops, 4x4 post for a balance beam, anything that will make it unusual, fun, and a bit challenging. Have the neighbor kids over to join in on the fun. Have snacks and drinks ready for after the event. Don't forget to take some photos to make a family summer memory book. If one of the kids likes doing that sort of thing, ask them to be in charge of it and at the end of the summer you can all look back on the fun you had together.

HAVE A BLIND TASTE TEST. Who doesn't like a challenge? Gather up a massive line

up of whatever condiments, desserts, drinks, or anything else you have on hand. Get them all prepared in separate bowls and label them so you don't forget what is in each bowl. Blindfold the kids (no peeking), give them each a little spoon and one at a time guide their spoon in each bowl for a quick taste. Have a chart ready with the name of each kid and mark how many each of them got correct. You can reward the winner with a special treat. Again have your camera ready and zoom in on their faces to capture some great surprised responses.

GO HIKING. You don't have to live near the woods to experience the beauty of walking through nature. Many towns have notable trails worth exploring. Check out <https://www.trailfinder.info/> to find a trail near you. Add a little extra fun to your adventure and give each hiker a scavenger hunt list. Supply each of them with a bag for the items they find and see who finds the most by the end of the trail. This adventure is worthy of photo opps too!

DECORATE THE PAVEMENT. Kids are very creative and love to express themselves through their art. Go to the dollar store and buy several boxes of sidewalk chalk. Mark off a section of the pavement for each willing artist so they don't get in each others space. You can give them a theme or just turn them loose to create anything they wish. If you want to make it competitive, find a couple of neighbors that may be willing to come and judge each masterpiece (give award ribbons). Once that is done they can always play tic-tac-toe or hopscotch. Don't forget the photos!

LOOK FOR FACES OR ANIMAL SHAPES IN THE CLOUDS. Encourage your young people to get a blanket and find a spot on the lawn and just chill out to see what all they can spot in the clouds. It's quite

interesting if they will just give it a try. The different things each of us see that others can't is unexplainable. Some will see dinosaurs while some will see flowers or a bunny. It's also a good way to just take a short relaxing break from the day.

PLAY WATER BALLOON BASEBALL. Even your teens will have trouble resisting a jiggle, silly, giggle-inducing task of trying to hit a water balloon with a plastic bat. Do this on a hot day to cool things down. Of course your yard will be littered with broken balloon pieces, but bribe the crew to clean up for you by offering them a popsicle or have some homemade ice cream ready. Again, the photos will be great! And hey, MOM and DAD can join in on the fun too.

MAKE AN AQUARIUM. If there is no beach in your plan for summer bring the beach to your backyard by making mini-aquariums. Gather up some mason jars with lids and bands, blue food coloring, plastic toys, plants, rocks, little plastic fish and rocks/sand. Put some water in the jars (not too full) and have each person add their favorite items to their jars, then add a little blue food coloring. Apply lid; snap a photo!

RAINY DAY MOVIE MARATHON. Have this inside activity ready for that rainy day. Pick a movie topic (i.e., Jurassic Park) and use the entire day to watch every episode. Of course take a break for a fun make it yourself lunch, have popcorn on hand and lots of pillows of course. While watching each episode take some pictures of the gang, and make a list of movie questions. Then after the last movie make a game of it by asking them trivia questions about the movie marathon. Have a special treat or gift for the winner but have a tie breaker question ready in case there is a tie.



Ways to Prepare for Rising Gas Prices



You may be thinking of cancelling your summer get away because the commute to work each day, struggling to pay for basic needs including food, medicine, utility bills and even rent are taking a toll on your finances. All of these are bad news for your budget. Experts predict that, for many reasons, prices will continue to climb upward for years to come.

There are many factors contributing to rising gas prices. Some are geopolitical tensions, supply & demand, your location, refinery maintenance, crop failures, supply disruption, just to name a few. The good news is there's plenty you can do to save money and increase your fuel efficiency when gas prices are on the rise. Here are some ways to save money on gas.

Inflate Your Tires - According to AAA, only 17% of cars have properly inflated tires. Properly inflated tires can increase your fuel efficiency by 3%. Check your tire pressure. If you don't have a pressure gauge, you can buy one at any auto parts store. Your tires' recommended pressure will be either on a sticker inside your door jamb or listed in your car's manual. It's suggested that you use the manufacturer's tire pressure recommendations, not the tire pressure listed on the tires themselves. Remember to check when tires are cold, and the car has not been driven for a while.

Drive Conservatively - Aggressive driving is defined as speeding, rapid acceleration, and rapid braking — which can lower your fuel efficiency by 15%-20% on the highway and 15%-40% in stop-and go traffic. Instead of zooming ahead and braking suddenly, take your foot off the gas pedal and coast to a red light or stopped car, applying the brakes gradually as needed. It just helps to slow down in general. Gas mileage decreases significantly at speeds above 50 mph. For every 5 miles you go over 50 mph, you'll likely pay an additional 20 cents per gallon of gas.

Carpool - Carpooling is also called

ridesharing. It can cut your fuel costs by 50% or more, and it's a real way to ease some of the stress driving to and from work. It can seem cumbersome to find potential commute partners, start asking around at work to see if any of your colleagues are interested in sharing a ride. In rural areas some are connecting with other rural drivers headed to the same vicinity. They pinpoint the location of each of their homes, then they find a location they can meet at halfway or less. They then secure parking for each car at the location, and then take turns driving the rest of the way. They do this on a weekly basis to ease some of the cost burden on each driver. You may be able to find potential partners using uberPOOL or Waze Carpool.

Use GasBuddy - GasBuddy is one of the best reliable resources to finding the cheapest gas in your area. Just download their app from iTunes or Google Play, type in your zip code and BAM! You can join GasBuddy's Pay with GasBuddy program to save even more. You can link your checking account to GasBuddy, and you'll get a swipeable card that works just like a debit card. You'll get 10 cents off per gallon for your first fill-up and 5 cents off per gallon after that. You can use it at any gas station.



Skip the Premium Option - Higher-octane gas isn't necessary or beneficial in most cars, so you're just spending more money when you buy premium. Premium gas can cost about 20 to 40 cents per gallon more than regular-grade fuel. Use regular grade gasoline unless your car's manufacturer specifically requires premium.

Fill Up Early in the Week - According to a [2019 GasBuddy gas price analysis](#), gas prices tend to be the lowest on Mondays and Tuesdays. If you're looking for a deal on gas, avoid filling your tank on Fridays, Saturdays or Sundays, when prices tend to be higher.

There are many possible unknowns that we may face in the months and years to come, and if you add in political changes and natural disasters, it's likely that gas will only get more expensive. Your best bet is to take steps now to offset the added cost.

For information on how to beat high gasoline prices from the Department of Energy please visit:

https://www.energy.gov/sites/prod/files/edg/media/gas_price_fact_sheet.pdf



Grow Your Own Food - When gas prices go up, so do food prices. One way to protect yourself from the rising costs of food is to start a home garden. Growing your own food is healthier, more nutritious, better for the environment and less expensive than what you can buy at the grocery store. If you do not have garden space in your yard, you can start a container garden on your deck, patio, or in a sunny windowsill. Some vegetables that do very well in containers include:

- Snap beans
- Bush beans
- Carrots
- Cucumbers
- Lettuce (especially spinach)
- Tomatoes
- Zucchini
- Herbs
- Peas



Farmers' Markets - Another way to save is to shop your local Farmers' Market. If you visit the market at closing time you may be more likely to get a discount because farmers don't want to take their excess produce home. You could also find a local farmer selling eggs since the price of eggs have increased greatly in stores. To save more, learn to freeze/can food safely so you can save and reduce waste.



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PIZZA MONKEY BREAD

1/3 cup olive oil

1 tsp. Italian seasoning

1 clove garlic, minced

2 cans (16.3 oz. each) large
Refrigerated flaky biscuits (8 count)

2 cups shredded mozzarella cheese

1/4 cup parmesan cheese

4 or 5 oz. sliced regular/mini pepperoni

1/2 cup marinara sauce

Additional marinara sauce, warmed

Sprinkle with basil (optional)



1. Preheat oven 350°. In a large microwave-safe bowl, combine first 3 ingredients; microwave, covered, on high for 30 seconds. Cool slightly.
2. Cut each biscuit into four pieces; add to oil mixture and toss to coat. Add cheeses and pepperoni; toss to combine. In a heavy 10-in. fluted tube pan coated with cooking spray, layer half the biscuit mixture; drizzle with 1/4 cup marinara sauce. Repeat layers.
3. Bake 40 minutes or until golden brown. Cool in pan 10 minutes.
4. Run a knife around the sides and center of tube pan. Invert onto a serving plate. Serve with additional marinara sauce and add chopped basil on top if desired. You can add additional parmesan cheese and red pepper flakes also.