

# Celebrate America Saves Week – by Saving!



America Saves Week has been an annual event since 2007. It is held the last week of February and focuses on helping people save money. Most people would like to put more money in savings, but it can be daunting to get started. The [Americasaves.org](https://americasaves.org) website is a great place to start. You can set savings goals and sign up for email and text reminders to help keep you on track. Consider these savings tips.

**Save Automatically** – This is the secret sauce to financial success. Automatically having your money direct deposited from your paycheck into a savings account increases your chances of saving by 100%. And if the money is out of sight and out of mind, you are less likely to withdraw it for random purchases. The book, *The Automatic Millionaire* by David Bach, is a good read for anyone who wants to become a regular saver. If you don't have automatic savings set up, doing this is a great first step.

**Save for the Unexpected** – Have an emergency fund. Emergencies can be large, potentially devastating and very stressful. Some prefer the term, “save for the unexpected” over “save for an emergency,” because if you have money set aside for the

unexpected, it feels like less of an emergency and more like something that needs to be taken care of. And luckily you have the money to fix the problem. Take the automatic savings you just set up, and squirrel some away for the unexpected.

**Save to Retire** – We spend most of our lives working in order to pay other people for our house, food, cars, entertainment, etc. Putting yourself first and saving money for your future is a wise move. One way to do this is to set up your retirement contribution so it is a certain percentage of your income. That way, as your income increases, so does the amount you contribute to retirement, all without you even noticing.

**Save by Reducing Debt** – If automating savings is the secret sauce for financial success, reducing your debt is definitely the cherry on the top. Paying down debt frees up money that was going toward interest. When you pay interest, you benefit nothing from that transaction. The money you were using to pay off the principle and interest of your debt can now be put into savings. Most people would much rather be saving money for a family vacation than paying off credit card debt.

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**Save as a Family** – Finally, make it a family affair. Talking to your kids about money and empowering them to make good financial decisions is not something you will ever regret. No parent has ever said, “I taught my child to save too much money!” Setting a goal as a family to save for something fun that you all want to do together can create a lasting impact on your children. Even if you don’t have children and it is just you and a significant other, setting goals together can help you achieve financial success, have fun together and give you built-in accountability to reach your goals.

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# The Dirt on Laundry: How Often to Wash?



How often do you wash your pajamas and pillowcases? Or how about your coats and comforters? In general, most people don't wash their clothing, bedding and other items often enough. It's important to note that phosphates in our detergents have decreased over the years, so your clothes may not be getting as clean as you think, and washing regularly is even more important.

The American Cleaning Institute gives advice on how often to wash specific items. Consider these tips:

- \* Every time you wear them: tights, leggings, yoga pants, exercise clothing, T-shirts, socks undershirts/underpants and swimming suits.
- \* Every two days: hand towels and dish towels.
- \* Every three to four times you wear or use them: bath towels, bras, slips, dresses, sweaters, skirts, pajamas, slacks and jeans.
- \* Weekly: sheets, pillowcases and bath mats.

\* Monthly: mattress pads, bathrobes and pillow liners.

\* Every three months: outerwear and jackets, shower curtains, throw blankets, throw rugs and vests.

\* Once or twice a year: blankets, comforters, heavy coats, bed pillows and pillow shams.

For more laundry tips, click here to see Teresa Hunsaker on KSL Studio 5, or visit <https://studio5.ksl.com/laundry-checklist-here-is-how-often-wash-everything/>.

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## Tips to Keep the Spark in Your Relationship All Year



Though it's February and relationships are on people's minds, it doesn't have to be Valentine's Day to consider ways to

strengthen your relationship with your partner. Consider these six tips to help keep the spark going all year.

1. Find and make time to spend one-on-one with your partner. Put distractions (i.e. cell phones) aside, and enjoy the time conversing with each other. Go on your favorite dates, and mix in activities that can help you explore new interests.

2. Share acts of love and kindness. Leave notes under the pillow or in a lunch box. Drop by each other's work with a treat. Come home with a fun surprise, or take your partner on a quick, unplanned outing for a drink or ice cream.

3. Think before you speak. When it comes to arguments and differences of opinions, take a step back and reflect on how important the point of argument is. Is it really worth putting your foot down? Is there room for compromise?

4. When discussing matters, be a good listener. Don't interrupt – wait for your turn to speak. When speaking, repeat what you heard to summarize what you think you heard. Then use "I" statements by saying "I feel [*what feeling?*] when [*this happens*] because [*why you feel that way*]. Even better is when you can follow up with a request. For example, "**I feel** frustrated **when** you leave for the gym before you help clean the kitchen, **because** I am left to do all the work on my own and it takes the rest of my evening. **Next time can you please** help me quickly after we are done eating?"

5. Make each other smile. Laughter is the best medicine. Capitalize on inside jokes to make special moments of connection. Replay the inside jokes occasionally during conversations, or in texts or emails. This can help keep you both smiling.

6. Keep traditions alive, and consider creating new ones. Remember anniversaries and special events with a date, gift or note. Consider re-creating your favorite activities each year.

If you are looking for more ways to strengthen your relationship, visit [relationships.usu.edu](http://relationships.usu.edu).

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# February Checklist

# Pre-gardening



There is much that can be done now to get a jump start on the growing season. These tips with links from the Utah State University Extension Gardeners Almanac can help you get started.

- \* Consider adding a smaller structure such as a low tunnel or a larger high tunnel to extend your growing season.
- \* Try your hand at starting vegetables or annual plants indoors from seed to get a jump start on growing.
- \* Consider growing herbs and/or microgreens indoors to add fresh greens to your diet.

- \* If you are storing bulbs, check the condition of the bulbs to ensure they are firm, and remove any soft or rotten bulbs.
- \* Prune grapes and fruit trees in late February to early March.
- \* Fertilize fruit trees at least 6 weeks before they bloom.
- \* Monitor for deer and rodent damage in the landscape.
- \* Avoid fungus gnat infestation in house plants by allowing the soil to dry between watering.
- \* [Click here to see a video of February gardening tips.](#)