

How to Budget the Right Amount for Expenses



If you are wondering how to determine appropriate amounts to budget for food, gas, bills, and savings, use the following steps to guide you.

Track all your expenditures for one month.

1. Keep a record of all the money you spend, whether you spend with cash, credit/debit card, or checks (they still exist). As you track your expenses, you will notice two types of expenses: fixed and variable. Examples of fixed expenses include mortgage/rent, car payment, and insurance payment. Examples of variable expenses include groceries, eating out, and fuel.
2. Create a list or visual. Using the information gained by tracking your income and expenditures, create a computer spread-sheet or notebook/notepaper with the following categories across the top: **Description** (this is to list what each income or expense is), **Type** (fixed or variable), **Income**, **Expense**, and **Balance**. The lines down the page or spreadsheet will be where you will

individually list your incoming and outgoing funds (income and expenses).

Build your budget.

3. Now that you know how much you spend each month it is easier to determine how much to budget for each item, such as food, gas, vacation, etc. If you find that your expenses are greater than your income, don't despair. Tracking your expenses and building a budget will help you identify where you can cut back.

Knowing what you spend and how you spend will not only help you determine the appropriate amount you should budget for each expense but also help you save for long-term goals, such as buying a car or house.

By: Catherine Hansen, USU Extension Assistant Professor

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Questions to Ask When Dating Someone



It might sound strange, but have you ever considered how much dating is like doing a research project? I say this because at the beginning, when you are first getting to know each other, both of you are collecting data. You are learning about them and they are learning about you through the questions you ask each other. This is very similar to how scientists collect data to answer their research question, except in this case, the research question is: Are we a good match with the potential to have a successful long-term relationship?

This article isn't going to give you a one-size-fits-all list of questions to ask everyone that you go out with, or a detailed schedule of when to ask certain questions. Instead, it will provide guidance on how to start by asking yourself some key questions designed to help you learn about yourself and what is most important to you. Once you get clearer about what you need and want in a partner, the information you should collect about them will also become clear.

Before we dive into some self-exploration questions, we are going to briefly cover which characteristics tend to be most important for couples to have in common. Research has shown that sharing characteristics such as attitudes, values, and background (e.g., social class and religion) tend to predict satisfaction, companionship, intimacy, and love in long-term relationships better than sharing personality traits (Gordon, 2020). In addition, researchers have found that when there was

more overlap in the ideal preferences someone said they wanted in a romantic partner and their partner's perceived traits, they were less likely to get divorced (Eastwick & Neff, 2012).

Before you try to make a list of questions designed to assess how much you have in common with someone, take some time to reflect on your own values, beliefs, and priorities.

Here are some questions to ask yourself:

- What are your religious and/or spiritual beliefs?
- What are your plans for marriage and having children?
- What is your philosophy when it comes to money and finances?
- What are your career aspirations or plans for the future?
- Where do you want to live? Do you plan to stay in the same place, or would you like to move around?
- What are your political views and views on key social issues? Are they likely to change?
- How much time do you like spending alone, with friends, and with each other?
- What makes you laugh? How would you describe your sense of humor?
- What role does your family play in your life?
- Are you open to new ways of looking at things or do you tend to hold your ground when it comes to your beliefs?
- How do you feel about the use of alcohol and other substances?
- What are your values in terms of things like honesty, reliability, trustworthiness, etc.?
- What are your favorite things to do?

Next, rank or rate each one of these items in terms of how important it is that your partner shares your response and

circle the ones that are “deal-breakers” for you. These are things that, at least at this point in time, a potential partner must have in common with you for your relationship to be viable. Remember to be true to yourself as you answer these questions. It doesn’t do much good for your long-term relationship potential if you aren’t open and honest about yourself, your values, your vision for your future, and what you are looking for in a potential partner. Also know that it is perfectly okay to decide that someone is simply not compatible with your current or future lifestyle plans. That doesn’t make them a bad person, it just means that there is a better match for you out there.

Working through this process should have helped you learn more about yourself, while helping you identify the most important questions to ask your dates. Now you just need to figure out how and when to ask these key questions during your next dinner conversation.

References

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By Lisa Schainker, Extension Assistant Professor

Youth Sports Engagement: What's Right for My Child?



Sports participation and viewing have long been traditions in most cultures, bringing people of all backgrounds together. Participation in sports can build character in youth and benefit them in multiple ways, but parents who want to provide enriching opportunities for their children may have questions about the pros and cons of sports. What if a child does not care for the competition that comes with organized sports? What if they get hurt? Is there a way to keep youth physically active outside of sports? Consider this list of pros and cons.

Pros of participating in sports: Participating can help prevent obesity through regular physical activity. Approximately 75% of U.S. youth play a sport. Exposure to many sports is physically and mentally beneficial for young children. It's a good way for youth to have fun. It reduces screen time, eating out of boredom, and mental health concerns. Athletes are more likely to do well in school, avoid drugs, and make healthier food choices. Females are less

likely to experience teen pregnancies when they participate in sports. Coaching does not require special training, certification, or skill for most adults who wish to fill the role. Sports build character, the ability to work well with others, and mutual respect among peers.

Cons of participating in sports: The risk of injuries is high. By age 15, 80% of youth stop playing sports. Too much emphasis can be placed on winning and being highly skilled. Busy schedules lead to eating more processed and less healthy meals. Adolescent sports participation disparities exist between races. The cost can be a burden on families. Lack of adult training can lead to sports injuries and youth attrition. Negative experiences can occur with coaches. The development of character, teamwork, and respect cannot happen unless coaches and parents teach these values to young athletes.

The Centers for Disease Control and Prevention (2022) recommends that youth ages 6-17 engage in 60 minutes of physical activity that increases the heart rate at least five times a week. If your child is not interested in sports, there are other ways to encourage regular physical activity. Keep in mind that youth will be more likely to engage in physical activity when it appeals to them and is fun.

As you search for ways to help your child engage in physical activity, talk to them to determine their interests. What does your child enjoy doing? What would they like to try? Alternatives to sports that can help keep your child physically active and healthy include: hiking, biking, dancing, night games in the neighborhood, jumping rope, boxing or martial arts, fossil digging and exploration, swimming, scavenger hunts in the neighborhood, gardening, jumping/exercising on the trampoline, and hula hoop contests.

For other ideas on ways to get the family moving together, check out the USU Extension Hidden Gems Adventure Guides.

[Click here to see references and resources.](#)

By: Eva Timothy, Utah State University Extension Assistant Professor, Eva.Timothy@usu.edu

New “Hidden Gems” Guides Released



Utah State University Extension recently launched new “Hidden Gems” Family Fun Adventure Guides. The guides were created to help strengthen family connections, support positive youth development, and help families have fun together.

According to Naomi Brower, project lead for the adventure guides, playing together as a family is not just fun but it is also an investment, both in your child’s development and in strengthening your family’s relationship.

“Research shows that children who spend time with their family have fewer behavioral problems, fewer substance abuse and delinquency issues, and better academic outcomes,” she said. “Families that spend time together also report feeling happier and more fulfilled.”

Brower said the hidden gems team has worked to include activities that will appeal to a variety of ages and also that will work for different family dynamics, including grandparents playing with their grandchildren.

“We have two kinds of family adventure guides – Family Fun at Home, and Family Fun Out and About,” she said. “We would love people to use these guides indoors or outdoors this summer. It is a great way to bring families closer together after experiencing such a stressful couple of years.”

An additional guide available to download is the Date Your Mate Adventure guide, which provides date night ideas and ways to help strengthen relationships.

All three guides are free and can be found at hiddengems.usu.edu. Families that download a guide, connect and play together, then provide feedback by July 31 will be entered in a prize drawing.

How Do You Tell People Who are Interested in You That You aren't Interested in

Being in a Relationship?



Telling someone you are not interested in dating them is uncomfortable and can be a painful experience. In order to answer the question of how to tell someone you are not interested in dating them, it is important to point out that it really depends on the situation. However, there are a few principles that can be applied to a variety of circumstances.

1. **Be Kind and Honest-** It is important to remember that you can be nice and kind in addition to being honest. Being kind means being honest and treating someone the way you see them. If you see them as a friend, treat them as a friend, but do not treat them as a romantic interest or potential boyfriend/girlfriend. Although it is unpleasant for a moment, being honest and telling someone you are not interested is the kindest thing to do.

2. **Be consistent-** Similar to the last point, make sure to be consistent in your words and your actions. There's a principle of communication called a double bind, which

means you are expressing something different with your words than you are expressing with your actions. A double bind is an unhelpful communication pattern, so you want to avoid it. If you don't want to date someone you can say, "Thank you so much but I'm not interested in dating." Then make sure your actions support this statement. This may mean not texting or calling someone you just turned down, or it could mean something else.

If you are long-term friends with the person or if you just met them, your follow-up actions will probably look a little different. However, the principle is the same. Make sure your words and actions match. If you want to go back to being long-term friends, express that. If you just met and do not want to build a friendship or relationship with the person, then show them you'd like space. People generally will respect that and know how to act in response when your verbal and nonverbal communication matches.

3. Keep communicating the same message as long as you need to. Occasionally there may be individuals who you turn down, who will not get the message. Even if you are very good about communicating that message verbally and nonverbally, they may not respect this, or they may be unsure about how to give you the appropriate space to move on socially or romantically. If you have communicated to a person you are not interested in, and they keep texting, calling, or showing up and it makes you feel uncomfortable, you could clearly say to them "Don't be offended if I am slow to reply or respond. I want to make sure I am not sending the wrong message." Once you have explained your reason for not responding, you don't need to feel guilty for not responding to any texts or not answering any phone calls.

Managing relationships, especially with others whom you do not

want a romantic relationship, can be tricky. The key is compassion and kindness balanced with straight forward communication and clear expectations.

By Luara Woodland, Intern, and Dr. Dave Schramm

“Hidden Gems” Out and About Family Adventure Guides Launched



Looking for ideas to play together as a family this summer? Use our FREE Hidden Gem adventure guides! (New guides available now!) Download a guide, connect and play together using the guide, then give us feedback at the link provided on the guide by July 31, and be entered to win fabulous prizes!

[Click here to download the guide!](#)

How Do I Know My Partner Will be Faithful?



Trust in a relationship is key to its success. Couples can create trust through sharing varied experiences. Most people do not automatically trust someone they do not know. They determine trust by giving a little of it at the beginning of the relationship, observing behavior, and then giving or rescinding it based on their perception of the person's behavior. For intimate partners to progress toward feeling fully secure in the longevity of a relationship, fundamental traits should be exhibited. Those traits are predictability and dependability, which lead to faith in the survival of the relationship (Zak et al., 1998).

Predictability means that in any given situation, you have an idea of how your partner will respond. Zak et al. (1998) suggest that this knowledge is gained by a series of observations and behavioral responses. As a partner follows through with what they said they would do, the other member of the relationship can begin to determine whether or not there is consistency in their behavior. This idea, the feeling as if we know what to expect, is one way in which couples can build trust. Conversely, if a partner shows a lack of consistency in what they say and do, then this can erode the base foundation

of a trusting relationship. Once predictability is established, Zak et al. (1998), propose that a couple can move towards establishing dependability.

Dependability in a relationship connotes surety that you can count on your partner to be reliable and trustworthy. This includes being willing to admit mistakes and always being truthful, even in your interactions with others. Saying what you mean and meaning what you say is part of being truthful. However, there may be times in which your partner needs to make changes to plans. Their willingness to communicate with you about the change is what makes the difference.

It is important to note that our own past experiences can influence how we perceive behaviors. A breach of trust in a past relationship can color the way we interpret behaviors in the present. Therefore, open communication about your thoughts and feelings is vital to establishing a trusting relationship.

Use the following questions to explore trust in your intimate relationship.

- Does my partner keep promises?
- Does my partner tell me about needed changes to a plan?
- More often than not, is my partner's behavior in our relationship positive?
- Do I know what to expect from my partner in most situations?
- Do I feel physically, mentally, and emotionally safe with my partner? Why?

If you are still uncertain as to whether or not you can trust your partner, I would encourage you to explore your past experiences, behaviors that cause you concern, and why they are of concern. Talk with your partner about your concerns, and if you do not feel comfortable discussing these things

with him, then seek out a licensed therapist to help you explore your experiences and thoughts.

By Eva Timothy, Professional Practice Extension Assistant Professor

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Move More in May: Five Reasons to Increase Physical Activity



In many parts of the country, the month of May is when the weather warms after a cold winter. That means it's time to get up and move more! Whether it's more walks outside, push-ups during commercials on TV, more stairs in your house, or getting up and walking regularly at work, the benefits of physical movement are endless. And while we all know we should exercise more because it's good for us, sometimes we need a boost and a goal to help us get going. This doesn't mean you need to go to the gym or buy fancy workout clothes, you just need to move your body more – and if you haven't started already, May is the perfect time!

Here are five reasons to increase physical activity and move more in May.

- 1. Moving your body improves mental health.** Studies continue to show that when our bodies feel good, our brains feel better. The results of 40 clinical trials involving nearly 3,000 patients with a variety of medical conditions showed that those who exercised regularly reported a 20% reduction in anxiety compared to those who didn't exercise. Others found that even small doses of physical activity, such as brisk walking,

may substantially lower the risk for depression. Studies show the greatest benefits are realized when going from no activity to at least some activity, but the truth is, every little bit helps.

2. **Exercise is awesome for your physical health.** It should come as no surprise that more and more doctors prescribe exercise to help patients improve their physical health. Exercise strengthens your heart and improves circulation. The increase in blood flow raises oxygen levels, which lowers your risk for heart disease, high cholesterol, and lowers blood sugar levels. Of course, it also helps you control your weight, strengthens bones and muscles, reduces risk of falls for older adults, and even reduces your risk of some cancers, including colon, breast, uterine, and lung cancer. It's time to move!
3. **Exercise curbs your craving for junk food.** Research suggests physical activity can help promote a better diet. As little as 20 minutes of brisk walking has been shown to help control high-calorie junk food and soda cravings and even motivate the selection of healthier foods. Exercise can actually increase prefrontal brain functioning, which improves our ability to resist the temptation of sugary or salty, ultra-processed foods.
4. **Move more, sleep better.** Have trouble falling or staying asleep? Try moving more! While researchers may not completely understand how physical activity improves sleep, decades of studies show that moderate aerobic exercise increases the amount of deep sleep we get, which is when the brain and body rejuvenate. And the best part? It doesn't take months or years to see the benefit – exercise today and sleep better tonight. Scientists suggest watching what time you exercise since aerobic exercise raises the core body temperature and releases endorphins, which might make it difficult to wind down if you exercise in the evening.

5. **Exercise your way to better relationships.** Physical activity causes a release in endorphins, which are feel-good hormones that block out pain. As a result, people feel happier after exercising, even after a single 20-minute walk. It can also decrease stress and worry, which can reduce the odds of negative interactions and lead to boosts in empathy, positivity, and compassion. Exercise also helps remove toxins in our bodies, which affect how we feel, and how we feel impacts our relationships. Plus, studies suggest that exercise increases testosterone, and women who are physically active have greater sexual desire, arousal, and satisfaction. In sum, exercise can increase our emotional connection with others.

So, it's time to commit to move more in the month of May. Start by setting a specific, realistic goal. Write it down, commit, share it, and celebrate your small wins. You may even reach out and get moving more with a partner or friend, and you will both reap the benefits!

Five Tips for Talking with Your Children about War and Conflict



When war and conflict make the headlines and children see disturbing images on television or the internet, it can create feelings of fear, stress, sadness, anxiety, and even anger. They may also hear things from friends, teachers, and other children and adults about what is happening in the world, including frightening possibilities about what could happen.

One of the most important roles a parent plays in their child's life is to keep them safe and secure, especially in times of turmoil. Here are five tips for talking with children about war and conflict and how to provide support to ease their fears.

1. Find out what their concerns are, what they have heard from others, and how it makes them feel. Find a comfortable time, such as during a family meal, when you can ask them what they know and how they are feeling. Try to avoid a discussion right before bedtime, as it can create more worry and make sleeping difficult.

Be open to how much or how little children want to share, and pay close attention to their emotions. Some children may know little about what is happening and won't be interested in

talking about it. Others may worry in silence, while others may open up and share details. It's important not to minimize or dismiss their concerns or be too quick to correct them. Let them share freely and then clarify where needed.

Younger children are often unable to distinguish between images on screens and their own personal reality and may believe they are in immediate danger, even if the conflict is happening far away. Older children might have seen troubling things on social media and be worried about how conflicts might escalate. The key is to hold up a figurative emotional mirror, reflect what you see, and offer compassion as you reassure them of their safety. As you show you are interested by listening with your full attention, they will be more likely to open up to you and other trusted adults now and in the future.

2. Keep it calm and age-appropriate. Children grow and develop differently, including in their emotional and mental abilities to process images and information. While children have a right to know what's going on in the world, adults should use wisdom in how much detail to share. Use age-appropriate words, watch their reactions, and be sensitive to their worries. You know your child best. The key is to calm fears and reassure children of their safety.

It is normal for parents to spend time watching the news and feeling emotions of worry, sadness, and anger in times of war and conflict. But remember that children take their emotional cues from adults, so use your time wisely and be cautious in oversharing your emotions with them.

Remind them that many people are working hard around the world to stop the conflict and find peaceful resolutions. It's okay not to have the answers to every question your child has. You can say that you need to look it up or use it as an opportunity with older children to find the answers together. Use websites of reputable news organizations or international

organizations like UNICEF and the UN. Explain that some information online isn't accurate, and stress the importance of finding reliable sources.

3. Spread compassion, not stigma. News stories and images from war and conflict can stir up strong feelings, which can create prejudice and discrimination against a people or a country. When speaking with or around children, avoid labels and name calling, such as "bad people" or "evil" and instead use it as an opportunity to encourage compassion, such as for the families forced to flee their homes.

4. Focus on those who are doing good. It's important for children to know about the good that people are doing for those who suffer from war and conflict. Find and share stories of helpers and heroes who serve and sacrifice for the benefit of those who are affected by war. Talk with children about ways they can help. The sense of doing something, no matter how small, can often bring great comfort.

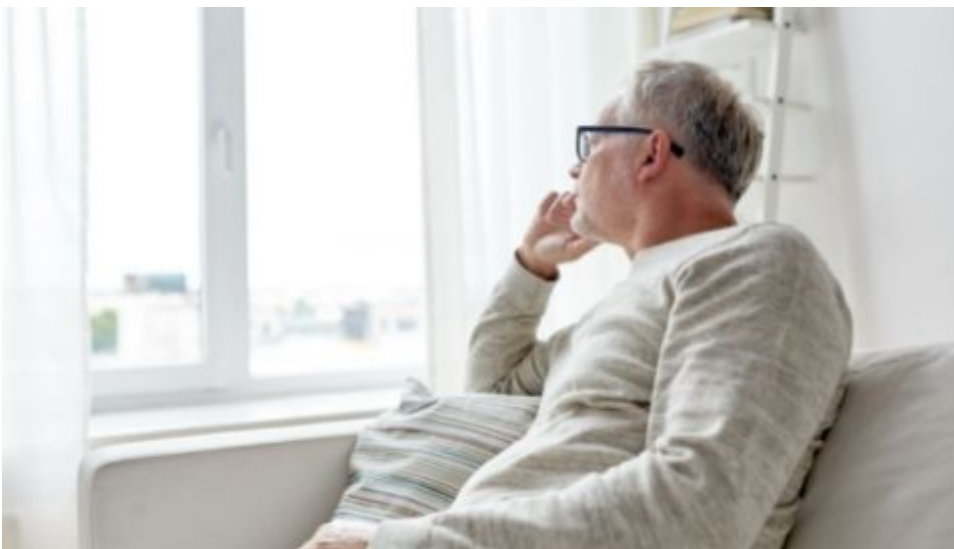
5. Continue to check in. As conflicts arise and news stories gain attention, be sure to check in regularly to see how children feel about war and conflict. Do they have more questions? Are they interested in getting your perspective? Do they want to clarify something they heard or saw?

If your child seems worried or anxious about what's happening, be especially aware of any changes in how they behave or feel, such as stomachaches, headaches, nightmares, or difficulty sleeping. Children have different reactions to stressful events and some signs of distress might not be so obvious. Younger children may become clingier than usual, while teens might show intense grief or anger. Many of these reactions only last for a short time and are normal reactions to stressful events. If these reactions last for a prolonged period of time, your child may need to see a counselor or specialist.

*This resource was developed based on tips from the following article: <https://www.unicef.org/parenting/how-talk-your-children-about-conflict-and-war>

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10 Tips to Overcoming Loneliness



Humans need social connections to survive and thrive. One report found that one-third of adults age 45 and older feel lonely and nearly one-fourth of adults 65 and older are considered to be socially isolated. Studies have shown that loneliness (distressing feelings of being alone or separated) and social isolation (lack of social contacts or interaction regularly) are associated with increased risk for health problems such as depression, heart disease, and cognitive decline. Before the COVID-19 pandemic, the former US Surgeon General, Dr. Vivek H. Murthy, declared that loneliness is an epidemic, with the equivalent reduction in lifespan to smoking

15 cigarettes a day!

Although loneliness is a challenge for many, there is much we can do to overcome loneliness. Consider the following tips to combat loneliness:

1. **Join a class or club.** Whether it's an exercise class or book club, joining an existing group can help you find others who share your interests.
2. **Volunteer.** Volunteering for a cause you believe in can help you feel a deeper sense of gratitude for what you do have. It can also help you find more meaning in your life and connect you with other volunteers that have similar altruistic goals as you.
3. **Adopt a pet.** Pets offer companionship, unconditional love, and can potentially provide ways to connect with others (i.e. while walking your dog).
4. **Strengthen existing relationships.** Make an effort to talk with family and friends about what is occurring in their lives.
5. **Talk to strangers.** Even small interactions with strangers, such as a cashier at a store, can help you feel socially connected.
6. **Find support online.** Connect with others who have similar interests in Meetup or Facebook groups. Many apps, like workout or fitness apps, also have a social element or discussion board.
7. **Practice self-care.** When you are feeling lonely, be sure to take care of yourself. Eating nutritious foods, exercising, spending time in the sunshine, and getting enough sleep can boost your mood.
8. **Stay busy.** Keep yourself distracted from negative feelings by doing a hobby or home improvement project that you've been meaning to do. Take time to invest in yourself and your interests while also keeping your mind occupied in the process.
9. **Plan ahead.** Make plans ahead of time for extra support

from family or friends on holidays, anniversaries, or other times that may be particularly challenging.

10. **Seek help.** Sometimes getting out to meet people isn't enough. Seeking the help of a professional can give you the tools needed to combat the challenges you are facing.

While it can be tempting to just retreat into a corner and hide when feeling lonely, doing just one of these small tips can improve your mood.

Additional Resources:

Additional tips to overcoming loneliness: <https://www.psychologytoday.com/us/blog/click-here-happiness/201902/feeling-lonely-discover-18-ways-overcome-loneliness>

Tips to support others who are lonely: <https://www.beliefnet.com/inspiration/7-ways-to-cheer-up-that-lonely-someone.aspx>

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