

*Living  
On Your  
Own  
(Life 101)*



**Free  
Resources  
for Daily Life**

**Quick &  
Nutritious  
Meals**

Programs in agriculture and natural resources, 4-H youth development, family and consumer sciences, and resource development.  
University of Tennessee Institute of Agriculture, U.S. Department of Agriculture and county governments cooperating.  
UT Extension provides equal opportunities in programs and employment.



**UT** Extension

**Love Your Money?**

**YES !**

Go to <http://loveyourmoney.org> and find out how to do more with your money.

Love Your Money is a proven and successful online financial education program designed to provide students with the tools they need to manage money, set goals, and save and invest wisely. Topics include building wealth, budgets, credit cards, debt, 401(K) programs, employer benefit packages, identity theft and more.

<http://loveyourmoney.org>

**Invite code: 5fd9a338**

Love Your Money was developed and is coordinated by the University of Tennessee Extension's Department of Family and Consumer Sciences.

# Small Savings Add Up

Item	Cost	# per month	Cost/month	Cost/year
Soft drinks	\$ 1.50	25	\$ 37.50	\$ 450.00
Lunches out	\$ 6.00	20	\$120.00	\$1,440.00
Movies	\$ 7.50	4	\$ 30.00	\$ 360.00
Lottery	\$10.00	4	\$ 40.00	\$ 480.00
Coffee Shop Coffee Drink	\$ 2.50	15	\$ 37.50	\$ 450.00
Bag of Chips	\$ 3.00	4	\$ 12.00	\$ 144.00
Unlimited *talk & text	\$50.00	1	\$ 50.00	\$ 600.00
Pack of Cigarettes	\$ 5.82	20	\$116.40	\$1,396.80
Candy Bar	\$ .74	4	<u>\$ 2.96</u>	<u>\$ 35.52</u>
Totals			\$446.36	\$5,356.32

## **Strategies for Spending Less**

- Substitute a less costly item
- Conserve resources and avoid waste
- Cooperate with others by trading or sharing resources
- Do it yourself
- Do without



## **Ways to Save Money**

- Pay yourself first
- Break a habit
- Save lunch money
- Collect loose change
- Shop Sales
- Save coupon money
- Save “Bonus” income
- Have a “nothing week”-cheap week



# For SALAD DAYS



Bagged salads from the produce cooler are a great convenience. Sure, they are more expensive than buying bunch or head greens, but in a small household of 1 or 2, it may be cheaper than buying each ingredient separately because salad greens spoil so quickly.

In addition to their convenience, they are versatile. Since lettuce is used as the base ingredient for so many salads, other foods can be added according to personal preference..

### Greek Salad

- ½ bag Romaine lettuce or mixed greens
- 1 can sliced black olives
- 1 tomato, chopped
- ¼ package feta cheese
- Oil & vinegar salad dressing
- Mix and dress immediately before serving.
- Serves 2.

Lettuce is a member of the aster or sunflower family.

### Chef Salad

- ½ bag Romaine lettuce or mixed vegetable salad
- 2 slices turkey, ham or chicken sandwich slices, chopped
- 1 boiled egg, chopped
- ¼ cup grated cheese
- 4-5 grape tomatoes or 1 small tomato, peeled & diced
- Bacon bits, sunflower seed kernels or other toppings as desired
- Mix ingredients; dress with desired salad dressing and serve. Makes a meal for 1.

### Instant Salad

- 1 package prewashed mixed greens
- 1 large apple, chopped
- ¼ cup dried cranberries
- 2 tablespoons - ¼ c. bottled raspberry vinaigrette salad dressing
- ½ package crumbled Feta cheese
- ½ can praline pecans, chopped
- Mix olives with greens. Dress lightly with salad dressing & toss. Crumble Feta cheese on top & sprinkle pecans over salad before serving. Serves 4.

Romaine lettuce got the name because it was grown in the papal gardens in Rome.

### Leftover Salad

- ½ bag Romaine lettuce
- ½ leftover carryout chicken, pork chop or steak
- ¼ c. grated cheese
- 4-5 grape tomatoes
- Mix, dress & serve. Makes a meal for 1.

Bagged lettuce is washed and ready to layer on sandwiches. It also makes a pretty bed for a meat or fruit salad, or a gelatin mold. You can also use the bigger leaves as a wrap for a meat or grain based filling.



## Safety

Experts assure us that the produce in bagged veggies has been washed thoroughly and there is no need to wash it. If you insist, however, be certain that all surfaces are clean and have not contacted meat or poultry—including your hands. Then spray the produce with water in a colander and spin dry, or dry with clean paper towels.

Be sure to select the freshest bag as shown by the Use By Date stamped on the package. Studies have found the longer the bag is on the shelf, the greater the possibility of bacterial growth.

## Peanut Asian Salad

1 package field greens or chopped romaine lettuce  
2 cooked boneless skinless chicken breasts or the equivalent in leftover chicken  
1 15 oz. can mandarin oranges, drained  
1/3 cup crispy noodles  
½ cup bottled Asian sesame salad dressing  
Combine ingredients and serve.

## But who needs a recipe?

The best salads are made of what you like. So go ahead. You be the chef!

The tastiest combinations offer some variety in the ingredients. Basic ingredients for a good green salad go something like this:

**Raw leafy veggies + More raw veggies + Protein + Cheese + Sweet + Crunchy + Dressing = Yum!**

We'll take these in order and be more specific.

**Raw leafy vegetables** – Americans traditionally use iceberg lettuce for green salads but better nutritional choices are greener selections like romaine, other types of leaf lettuce or spinach. Darker leaves give you more phytochemicals and therefore, more antioxidants.



**More raw veggies** – You can include carrots, snow peas, cabbage, broccoli, cauliflower, celery, peppers in all colors, radishes, cucumbers and any other vegetable that may be in season such as summer squash or baby green beans. Avocados, while technically a fruit, do well here too. Wash produce carefully before cutting to remove any soil or residue.

**Protein** – Now is your chance to use that left-over meat. Chicken, steak, ham, or any other meat that you like can be used. For vegetarians, cooked beans make good additions. Boiled eggs also add protein with a minimum calorie contribution.

**Sweet** – Fresh fruit gives a tasty contrast to sharp cheeses. Chopped apples or pears add crunch while citrus/tropical fruits and berries can also add sweetness. Dried fruits also provide a chewy counterpoint.



Raisins and cranberries are good but step out and try figs, dates and cherries as well.

**Crunchy** – Croutons are easy to make with leftover bread. Cut bread into cubes, toss with melted butter or olive oil (or not) and toast in the oven until golden. Nuts, however, give crunch along with wonderful healthy oils. Sprinkle a few almonds, pecans, walnuts, cashews or even peanuts on your salad for the maximum crunch. And don't forget pumpkin and sunflower seeds!



**Cheese** – Yes, cheddar's good but don't stop there. Mozzarella is wonderful with tomatoes, feta or blue cheese with fruit additions. Goat cheese is good too. Let your imagination be your guide here.

**Dressing** – Your favorite bottled dressing is a good friend to keep on hand. However, some salads call for a fruity vinaigrette, especially those with pungent cheeses. If you find yourself with an empty bottle, a basic vinaigrette is 2 parts oil to approximately 1 part acid, depending on what kind of acid is being used. Or just a simple sprinkling of lemon juice brightens the flavors and will not compete with any other flavors in the salad.

Like something else? Try it! Be creative. Enjoy!



# Safe Handling of Take-Out Foods

## TAKE-OUT AND DELIVERED FOODS

### Holiday Meals, Picnics, Tailgate Parties, or Just a Busy Day

In today's busy world, take-out and delivered foods are experiencing runaway popularity. Some foods are hot and some are cold when purchased. Foods from fast food restaurants are most often consumed immediately. Take-out foods may be purchased in advance for eating at a later time, such as a party platter or a cooked holiday meal. No matter what the occasion, more and more people are relying on others to prepare their food.



*Perishable foods can cause illness when mishandled. Proper handling of the food and the leftovers is essential to ensure the food is safe for you to eat.*

### 2-Hour Rule

To keep hot foods safe, keep them at 140 °F or above. Cold foods must be kept at 40 °F or below. Bacteria grow rapidly between 40 and 140 °F. Discard all perishable foods such as meat, poultry, eggs, and casseroles, left at room temperature longer than 2 hours; 1 hour in temperatures above 90 °F.

**Keep HOT Food HOT!**

**COLD Food COLD!**

### Leftovers?

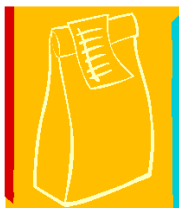
Discard all perishable foods, such as meat, poultry, eggs, and casseroles, left at room temperature longer than 2 hours; 1 hour in air temperatures above 90 °F. This includes leftovers taken home from a restaurant. Some exceptions to this rule are foods such as cookies, crackers, bread, and whole fruits.

*Resource: [www.foodsafety.gov](http://www.foodsafety.gov)*

Refrigerator Storage at 40 °F or Below	
Cooked meat or poultry	3 to 4 days
Pizza	3 to 4 days
Luncheon meats	3 to 5 days
Egg, tuna, and macaroni salads	3 to 5 days

Foods stored longer may begin to spoil or become unsafe to eat. Do not taste.

## When in Doubt ... Throw it Out!



If you've asked for a doggie bag to take home leftovers from a restaurant, the food should be refrigerated within two hours of serving.



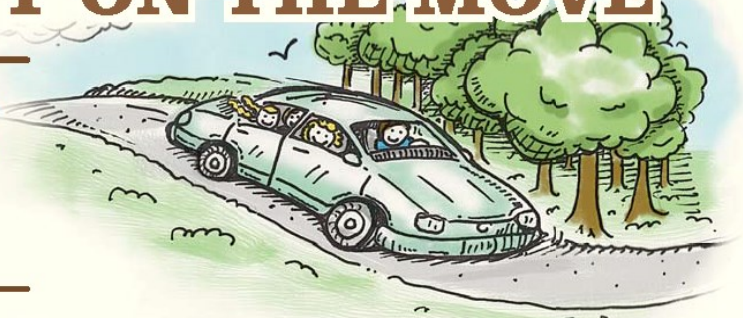
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# FOOD SAFETY ON THE MOVE

Hitting the road for a picnic or cookout? Cases of food poisoning peak in the summer months, so if you're on the move with food, remember these food safety tips! For more go to [www.fightbac.org](http://www.fightbac.org).



## BRING SOAP TO WASH HANDS



Always wash hands before and after handling food. Soap and water is best - hand sanitizer will do if running water isn't available.

## HOT CAR? NO COOLERS IN TRUNK!



Transport coolers in the air conditioned passenger compartment, not in a hot trunk. On a hot day (>90°F) don't let food sit in the car for more than 1 hour.

## DON'T LET FOOD SIT OUT!



Perishable foods should not be left out of refrigeration for more than 2 hours - reduce that to just 1 hour on a hot day (>90 °F)!

## PACK PLENTY OF ICE



Pack lots of ice or ice packs in your cooler to keep food cold. Leftover food is safe only if the cooler still has ice in it. Otherwise, discard leftovers.

## KEEP RAW MEAT SEPARATE

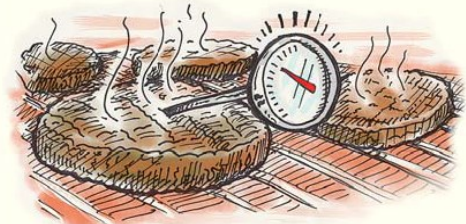


Keep wrapped raw meat and poultry separate from cooked foods, fruits and vegetables.

### REMEMBER!

Most harmful bacteria grow fastest between 90 °F and 110 °F. Keep food chilled in summer - even on the way home from the store!

## USE A FOOD THERMOMETER



Use a food thermometer to make sure your food is cooked to a safe internal temperature and not overcooked. You can't tell by looking!

### SAFE COOKING TEMPERATURES

BEEF, PORK, VEAL, LAMB (ROAST, STEAKS, CHOPS) ..... (+ 3-MINUTE REST TIME)	<b>145°</b>
GROUND BEEF .....	<b>160°</b>
POULTRY; GROUND POULTRY .....	<b>165°</b>

Parents: Learn more about food safety and how to Fight BAC!® at home at [www.fightbac.org](http://www.fightbac.org). Your kids can download the game Perfect Picnic free from the App Store. Kids Fight BAC!® while building and growing a successful picnic park!





# LAUNDRY LOGIC

## Keeping It Clean

### General Laundry Tips

- \*Check your pockets, check for stains, and check the label before every load.
- \*Very large items may need to be washed alone or with only a few smaller items.
- \*Use the recommended amount of detergent on the label for average loads. More detergent may be needed for larger loads, heavily soiled clothes, a larger-capacity washer, or hard water conditions.
- \*Clothes need room to move. Fill the tub loosely.
- \*Detergents work best in warm-to-hot wash water. Cold water should be used for washing clothes whose colors might fade or clothes that are only lightly soiled.
- \*Cold rinse water saves energy and helps prevent wrinkling.
- \*Follow the manufacturer's labels on products. Oxygen bleaches are added to the wash water before the clothes are added. Liquid fabric softeners go into the rinse water.
- \*Don't overload the dryer.
- \*Use the permanent press wash and dry cycles for permanent press fabrics.
- \*To save energy, always wash a full load or match the water level setting to the amount of clothes being washed.

## Sorting It Out

**First, sort by color.** Wash all whites separately; pastels and medium colors together; brights and darks by themselves.

**Second, sort for soil.** Sort heavily soiled items from lightly soiled ones.

**Third, consider specialty sorts.**

**Size:** Mix small and large items together in each load. This lets clothes move more freely, resulting in better washing.

**Fabric :** Consider the fabrics and how they are constructed. Separate loosely knitted garments and delicates . Then wash them on gentle cycle.

**Lint Losers:** Fuzzy sweat shirts, robes, flannels and new towels share their lint with other garments during washing. Wash them in a load by themselves - away from garments which attract lint easily.

**Brights:** Hot pinks, bright greens, electric blues are often much less colorfast. Wash separately and do not pretreat unless you have tested them for colorfastness.

### See Spots?

**Identify the spot.** The more you know the spot or stain, the more likely you are to get it out. When in doubt, rinse or soak in cold water before laundering.

**Treat the spot immediately!**

The sooner you attack the spot, the easier it is to remove. Check freshly washed wet clothes for stains that don't wash away. Instead of drying them, pretreat the stains and wash them again.

*Drying can permanently set the stains.*

























































**Pretreat,** a stain before it is dried or set. Use a prewash stain remover, liquid laundry detergent, or a paste made from powdered detergent and water. Test for colorfastness by pre-treating an inconspicuous area. Then, launder the entire garment.

**Blot it out!** Sponge a stain - don't rub it. Rubbing only spreads it and may even damage the fabric.

# Care Label Symbols

Bridgett W. Smith, Associate Professor  
Clothing, Housing & Environmental Stewardship

As of July 1, 1997, care labels may come with a new feature — symbols or pictures. These symbols will quickly help you determine how to clean your clothes. Through 1998, the care label must include written instructions with the option of using symbols as well. After 1998, either written instructions or symbols must be provided, but not always both. Below is a quick guide to help you learn the new symbols.

Guide to Apparel/Textile Care Symbols			Warning Symbols														
 Wash	<b>Machine Wash Cycles</b>  Normal  Permanent Press  Delicate/Gentle  Hand Wash	<b>Water Temperatures</b> <table border="1"> <tr> <td>(Maximum)</td> <td>(200F)</td> <td>(160F)</td> <td>(140F)</td> <td>(120F)</td> <td>(105F)</td> <td>(65F-85F)</td> </tr> <tr> <td>Symbol(s)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	(Maximum)	(200F)	(160F)	(140F)	(120F)	(105F)	(65F-85F)	Symbol(s)							 Do Not Wash   Do Not Wring
	(Maximum)	(200F)	(160F)	(140F)	(120F)	(105F)	(65F-85F)										
Symbol(s)																	
 Bleach	 Any Bleach When Needed  Only Non-Chlorine Bleach When Needed	 Do Not Bleach															
 Dry	<b>Tumble Dry Cycles</b>  Normal  Permanent Press  Delicate/Gentle  Line Dry / Hang to Dry  Drip Dry	<b>Tumble Dry Settings</b>  Any Heat  High  Medium  Low  No Heat/Air  Dry Flat  In the shade (added to line dry, drip dry or dry flat)	 Do Not Dry (used with Do Not Wash)   Do Not Tumble Dry														
	 Iron	<b>Iron — Dry or Steam</b> <table border="1"> <tr> <td>Maximum Temperatures</td> <td>200C (390F) High</td> <td>150C (300F) Medium</td> <td>110C (230F) Low</td> </tr> </table>	Maximum Temperatures	200C (390F) High	150C (300F) Medium	110C (230F) Low	 Do Not Iron   No Steam (added to iron)										
Maximum Temperatures	200C (390F) High	150C (300F) Medium	110C (230F) Low														
 Dryclean	<b>Dryclean - Normal Cycle</b>  Any Solvent  Any Solvent Except Trichloroethylene  Petroleum Solvent Only	<b>Dryclean — Additional Instructions</b>  Short Cycle  Reduced Moisture  Low Heat  No Steam Finishing	 Do Not Dryclean														

As a minimum, laundering instructions include, in order, four symbols: washing, bleaching, drying and ironing. Drycleaning instructions include one symbol.