

FAMILY RELATIONSHIPS & FINANCE PROGRAM MONTHLY NEWSLETTER



UW-Extension of Dane County FAMILY & FINANCE

The Family Engagement and Relationships (FER) program at UW-Extension of Dane County support strong family engagement and other interpersonal relationships that significantly contribute to the health and well-being of individuals, communities, and economics. Extension provides well-researched, quality information and programs to further support parenting and family relationships.

The Financial Education program at UW-Extension of Dane County helps families and individuals to achieve financial well-being, reach for financial goals, planning for life's unexpected events, and build a secure financial future.

About UW-Extension Human Development & Relationships Institute (HDRI)

The Extension Institute of Human Development & Relationships provides the tools Wisconsinites need to thrive as well-rounded, capable individuals and families. We support families in caring for each other in ways that promote growth and understanding. Our programs promote aging-friendly communities, coach effective parents and help families put technology, mindfulness and financial awareness to use.

Learn more about the UW-Extension of Dane County - Family & Finance program at <https://dane.extension.wisc.edu/families-finance/>

Learn more about our state-wide programs at <https://extension.wisc.edu/family/>

Share your feedback on our newsletter by scanning the QR code.



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DANE COUNTY



Extension Family & Finance Resources

The Grove Regional Community Center, located in Mazomanie, WI, serves the Wisconsin Heights Area by providing space for people and/or



organizations to host gatherings, events, and activities. While the possible uses of this space are ever developing, current opportunities include indoor/outdoor recreation, community events, meals and gatherings, class and program trainings, children and youth programs, and organizational meetings. You can check out more information about the community center on their [website](#).

Family Support and Resource Center

The Family Support & Resource Center makes it possible for children and youth with disabilities in Dane County to live at home with their families as valued and participating members of the community. They work in partnership with parents to enhance the care-giving capacity of families and the Dane County community. Some of their programs offered include case management, respite care, financial assistance, information and advocacy through services that are individualized, flexible, and designed to respond to family needs and preferences. You can check out their website at <https://fsrkdane.org/> to learn more about them.

Southeast Asian Healing Center (SEAHC)

The mission of SEAHC is to provide a safe environment that promotes the health and well-being to low-income Southeast Asian (SEA) Seniors (55+) in need of services. Services reflect the cultural values, traditions, and beliefs of Hmong, Lao, and Khmer people and are provided bilingually. The services are designed to make the program offerings accessible and acceptable to those who need them in culturally sensitive model. They also provide services in the homes and neighborhoods where participants reside, including Kennedy Heights, Northport Apartments, Bayview and the Brittingham neighborhoods. To learn more, check out their [website](#).

Planning for Your Pet's Care After Your Death

According to 2024 statistics from the World Population Review, 59% of Wisconsin households have a pet. No matter if the animal/s is a household pet or livestock, such as horses, cows, etc., it is important to think about how your animals will be cared for after your death. While many people think of pets as family members; in Wisconsin, pets are legally considered to be property (wisbar.org).

As with other property like vehicles & homes, what happens to your pets after your death is determined by your "will." A will is a document with directions on how to handle your property after death. Your wishes for your pet may not be honored if you die without a will. If this happens, the WI state court will decide what happens to your pet.

As you make a will, regarding your pets, here are important steps to take when planning for your pet's care after your death:

- *Pick a Caretaker for your pet - will you leave your pets with a family or friend? Or an organization?*
- *Decide if you will leave money to care for your pet - Will the amount be enough to take care of your pet's needs?*

If you'd like to explore this topic more or learn what a will is, you should consider participating in the [UW-Extension's Planning AHEAD program](#) that is offered in-person and online.

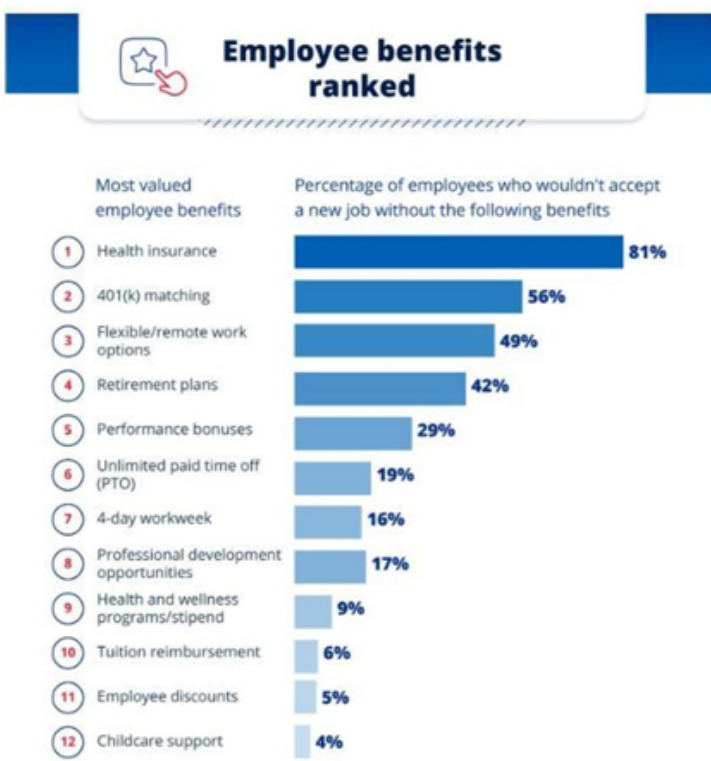
FINANCIAL NEWS UPDATES

Worker's Most Valued Benefits

A new study from Empower, a financial services firm, collected opinions on employee benefits from 1,028 full time employees. The benefits that employees shared they valued the most were health insurance, flexible/remote work options, and retirement account benefits. These were followed by performance bonuses, paid time off, 4 day work weeks, professional development opportunities.

Furthermore, survey participants gave opinions on paid time off (PTO) as well. About half of survey participants said they check their work email while on PTO and 42% answer email while on PTO. Even though 35% shared they feel anxious when requesting PTO, 85% said using their PTO to go on vacation increases their happiness.

Most desired employee benefits



The least ranked benefits from the research include health and wellness programs/stipend, tuition reimbursement, employee discounts and childcare support. Although these were ranked least desired, it doesn't mean they aren't a valuable benefits for employees either.

Interest Rate Cut

On September 18, the Federal Reserve Board announced the decision to cut the federal funds rate by a half percentage point to 4.75%-5%. This rate cut can lead to decreases in interest rates for automobiles, homes, and credit cards.

Amazon Launches New Line of Food Items

Amazon has launched a new discount line of grocery items called 'Amazon Saver.' The intent is for Amazon Saver to provide customers low-cost options for canned and boxed goods that they routinely buy. Most of these items are under \$5 and Amazon Prime members receive an additional 10% off. Before buying 'Amazon Saver' goods, consumers can benefit from comparing prices the prices to other private label food lines such as Walmart's "Great Value" and Target's "Good and Gather."



New Survey on "Everyday Wealth" in America

A survey of more than 3,000 adults over the age of 30--with half of survey participants having a net worth ranging from \$500,000 to \$3 million-- shows that only 12% of survey participants consider themselves to be wealthy. One of the possible reasons that individuals with wealth at these levels don't feel wealthy is because much of their wealth is in their home equity. Because home equity is not seen by owners like a cash or investment account, it may not result in the same feelings of wealth. Other important takeaways from the survey are that 58% believe that a \$100k annual salary is needed to avoid worrying about everyday living expenses, 36% of homeowners feel stuck in their current home, and 49% carry debt month to month on their credit cards.

— UPCOMING EVENTS —

Below are a list of upcoming local and state-wide events and workshops provided by the UW-Extension Family & Finance program:

November 4 - Parents Forever. This is an educational class for parents and caregivers in the process of divorce, already divorced, or never married but separating. In this class, You will learn how to care for yourself during your family transition and how to prevent and reduce conflict. **Time: 6-9 pm (virtual)**

November 7 - Resilient Co-parenting: Finding Your Family's Rhythm. This month's class focuses on finding your family's rhythm. Divorce and separation can disrupt family routines and rituals. This can be a challenge, but it is also a time of great opportunity. As parents, we can be intentional about creating a new rhythm for our family. **Time: 7-8 pm (virtual)**

November 12 - Focus on Fathers: Dads Promote Persistence, Dedication, and Hard Work. A series of online classes designed for dads. Develop parenting skills for happy, healthy families. **Time: 6-7 pm (virtual)**

November 14 - Raising WI's Children: Strengthening Family Bonds Through Traditions. This month's topic covers strengthening family bonds through traditions. Explore how traditions can help your family connect and stay together. Ideal for parents of any age child. **Time: 1-2 pm (virtual)**

November 2, 9, 16 - RENT Smart. (Check-in on Oct 26) This program challenges participants to know and understand their rights and responsibilities as a tenant, and emphasis is on forming a strong partnership between the tenant and landlord. **Time: 9-11:30 am (virtual)**

Registration is highly encouraged for all events & workshops. All of these events can be found on our local and/or state-wide UW-Extension website.

Turkey may be the centerpiece during Thanksgiving, but for many sitting around the table, the side dishes are the best part of the feast! Did you know that baked potato is the most popular side dish in Wisconsin? *Share your favorite recipes and side dishes with us, and it might just appear our next monthly newsletter!*

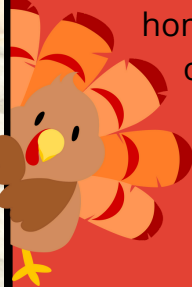
Office will be closed November 28th for the Thanksgiving holiday.

Local Community Learning Opportunities

November 5 - The Grove Safety Series: Cybersecurity Information. Local seniors who are invited to learn more about strategies and signs for better cyber security before the holidays. *Location: The Grove: Regional Community Center. Time: 10-11 am*

November 5 - Men's Caregiver Support Group. Caregiver support group for men caring for someone with dementia. The group is an open support group. You are welcome to connect with the facilitator to learn more about the group. *Time: 1-2:30 pm (virtual). More information can be found on the [Dane County Events website](#).*

November 7 - Home Safety - Lakeview Public Library. Join the Aging & Disability Resource Center of Dane County (ADRC), to learn about dementia, and learn general safety recommendations for the home to keep your loved one safe and limit risks or potential hazards. *Location: Lakeview Public Library in Madison. Time: 1-2 pm*



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