Looking for ways to save money and our environment? Here are some money saving recipes on making your own “Green Cleaning” and save money on buying cleansers. Remember, sometimes more “natural” cleaners, clean differently.

### ALL-PURPOSE CLEANER
- 3 tbsp. white vinegar
- ½ tsp. washing soda
- ½ tsp. vegetable oil based liquid soap
- 2 cups hot water

Mix ingredients in spray bottle or bucket. Apply and wipe clean.

### FLOOR CLEANER
For greasy, no-wax floors:
- 1 cup white vinegar
- ¼ cup washing soda
- 1 tablespoon vegetable oil-based liquid soap
- 2 gallons hot water

Combine all ingredients, stirring well to dissolve the washing soda. Mop as usual.

### FRAGRANT KITCHEN CLEANSER
- 2 tbsp. white vinegar
- 2 pints water
- 4 drops essential oil (lavender, tea tree oil, lemon, lemongrass, or rosemary)

Combine ingredients in spray bottle and use as a final rinse after cleaning kitchen surfaces. Store in a cool, dark place.

### TOILET BOWL CLEANER
- 1 cup borax
- ½ cup white vinegar

Flush to wet the sides of the bowl. Sprinkle the borax around the toilet bowl, then spray with vinegar. Leave for several hours or overnight before scrubbing with a toilet brush.

### NO-STREAK GLASS CLEANER
- ¼ cup white vinegar
- 1 tbsp. cornstarch
- 1 quart warm water

Mix the ingredients and apply with a sponge or pour into spray bottle and spray on. For lint-free results, wipe dry with crumpled newspaper, buff to a shine.

### DRAIN CLEANER
For slow drains, use this drain cleaner once a week to keep drains fresh and clog-free.
- ½ cup baking soda
- 1 cup white vinegar
- 1 gallon boiling water

Pour boiling water down drain/disposal, followed by vinegar. Allow the mixture to foam for several minutes before flushing the drain with boiling water.
A financial checkup is as important as a physical checkup. A regular check of financial health can identify problems, chart progress, and outline action steps to achieve goals. It can also provide motivation to change.

There is no "one size fits all" answer in financial planning. What might be workable for one individual or family may not be for another. This fact sheet will help determine how you are progressing toward your financial goals and whether or not you have acted to improve your finances.

Think of this as you would an annual physical with a health professional - a checkup to improve your financial health and screen for potential problems.

Financial Fitness Quiz

Take this quiz to get an idea of how well you have managed your money so far. Choose the score that best describes your current financial management practices:

5 = always (or yes)
4 = usually
3 = sometimes
2 = seldom
1 = never (or no, or don't know)

Financial Management

[I] have a checking account (or credit union share draft account) with which to pay bills.
[I] have enough money to pay my rent/mortgage and other monthly expenses.
[I] have enough money for an emergency, such as an unexpected vehicle repair bill.
[I] have written financial goals with a date and dollar cost, for example: $10,000 for a car by October.
[I] have a written plan or budget for spending/saving.
[I] keep financial records organized and can find important documents easily.
[I] know the effective percentage rate of my federal marginal tax bracket.
[I] calculate my net worth (assets minus debts) at least annually.

Saving/Investing

[I] save regularly for long-term financial goals (education for my children, a house, or retirement).
[I] have at least three months' expenses set aside in a readily accessible account.
[I] increase savings when I receive a salary increase.
[I] have a personal investment account for retirement (in addition to an employer-sponsored pension, if one is provided).
[I] have money in more than one type of investment (bonds, mutual funds, CD’s).
[I] The after-tax yield of my savings and investments is greater than the rate of inflation.

Insurance and Estate Planning

[I] have insurance to cover large, unexpected expenses, such as a hospital bill or disability.
[I] have a current will.

Credit

[I] Less than half of one week's pay goes to my credit cards, student loans, and car payments.
[I] I payoff credit card bills to avoid interest charges.

Shopping

[I] comparison-shop for major purchases by checking at least three sources.
[I] avoid impulse purchases and don't use shopping as a form of recreation.

Scoring: Financial Fitness Quiz

0-20 points: You need help, but don't despair. It's never too late to improve your finances.
21-40 points: You are headed for financial difficulty. Now is the time to reverse the trend.
41-60 points: You are doing a fair job of managing your finances and have taken some steps in the right direction.
61-80 points: You are doing a good job and are above average in managing your finances.
81-100 points: You are in excellent financial shape!

Note: Items scored 1, 2, or 3 indicate areas for focus to improve finances.

Source: Kansas State University Agricultural Experiment Station and Cooperative Extension Service
Burnett, D and Latta, S
Water and Cleaning Performance

How water can impact cleaning effectiveness

Water is a basic component of many cleaning tasks. But some attributes, such as mineral content, salt water and temperature, can affect cleaning power. Nancy Bock, Vice President of Education at The Soap and Detergent Association, takes a look at the effects on laundry.

Hard water: Although soap is a good cleaning agent, its effectiveness is reduced when used in hard water. Hardness in water is caused by the presence of mineral salts - most commonly calcium (Ca) and magnesium (Mg), but sometimes also iron (Fe) and manganese (Mn). The mineral salts react with soap to form an insoluble precipitate known as soap film or scum.

Soap film does not rinse away easily. It tends to remain behind and produces visible deposits on garments and can make fabrics feel stiff. It also attaches to the insides of bathtubs, sinks and washing machines.

Some soap is used up by reacting with hard-water minerals to form the film. This reduces the amount of soap available for cleaning. Soap molecules are not very versatile and cannot be adapted to today’s variety of fibers, washing temperatures and water conditions. It may be necessary to use more than the recommended amount of detergent.

Soft water: Even when clothes are washed in soft water, some hardness minerals are introduced by the soil on clothes. Slightly less than the recommended amount of detergent can be used in soft water but too much reduction in the detergent “dosage” will result in poor soil removal. In addition, soil may be redeposited on the clothes during the wash cycle. Measuring is the only way to use a detergent both effectively and economically.

Saltwater: There are specifications for products that are intended to work in saltwater but they are designed for limited use in unusual circumstances, such as by the U.S. Navy or the Department of Defense. In general, soaps developed for general consumer use are not formulated for use in saltwater.

Water temperature: Although washing clothes with cold or warm water is more energy-efficient than using hot water, there can be trade-offs when it comes to stain removal and cleaning efficiency. General dinginess or stains that linger can be the result of water temperature that is lower than recommended by the manufacturer. When washing in cold water, be sure to use a detergent that is specially formulated for low water temperatures.

Water conservation: With water and energy conservation on everyone’s mind, HE (high-efficiency) washers are becoming more and more popular. They use less water—from 20% to 66% less than traditional agitator washers - and because of reduced water consumption, they use less energy - as much as 20% to 50% less than traditional agitator washers. In order to get optimum cleaning results, it is essential to use a detergent specially formulated to be low-sudsing and quick dispersing - properties necessary for high performance in HE washers.

Smarter tax refunds: Direct deposits are free and faster, safer and more convenient. Use IRS Form 8888 to split refunds among several financial institutions. New 8888 option: Purchasing savings bonds with your direct-deposited refund.

Last minute tax saver: The deadline is April 15 for 2009 - deductible contributions to IRAs, Roth IRAs and (if set up before 2010) Keogh plans. Contributions for Simplified Employee Pensions (SEPs) due April 15 unless you file for an extension.

Termite time: Call a pest-control firm if you find large numbers of winged “ant” or discarded wings in or around your home.

Better lawns: Use top-quality seeds. Check the label - seed content, sometimes listed as “% other crop” should be near zero...germination rate should be at least 85%.

Upcoming Programs

May

Who Get's Grandma's Yellow Pie Plate?
When: May 11, 2010
Where: Tarrant County Plaza Bldg.
Time: 6:15 p.m.-9:15 p.m.
Cost: $10.00

Who should attend: Individuals or family members who need to begin the conversation of transferring non-titled property.

Name(s): ____________________________________________
Address: ___________________________________________
City, Zip: __________________________________________
How many from household? _____ ( fee covers 2)

Enclosed $10-Money orders, checks made payable to TEEA of Tarrant County mail to: Grandma’s Yellow Pie Plate, P.O. Box 1540, Fort Worth, TX 76101

Tanica Bell
Administrative Assistant
Family & Consumer Sciences

June

Lunch ‘n’ Learn
Save Smart: Mutual Funds: The Ups & Downs, Ins & Outs
When: Thursday, June 17, 2010
Where: Tarrant County Plaza Bldg.
Time: 11:30 a.m.-1:00 p.m.

Wanting to learn about mutual funds and how they are beneficial for retirement? During this seminar we will discuss: investment vocabulary; calculate rates of return; look at graphs and charts for fund performance; mutual fund fees and the fine print of a prospectus.

August

Credit Cents Lesson Series
When: Thursdays, August 12,19,26, 2010
Where: Tarrant County Plaza Bldg.
Time: 6:15 p.m.-8:15 p.m.

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