FAMILY AND CONSUMER SCIENCES | May 2026

Buckeye Banter

The Truth About Pay Later

A 2025 Consumer Financial Protection Bureau report found that about 1 in 5 people used “Buy Now, Pay Later” (BNPL) services in 2022. BNPL services are loans that offer a convenient way to split purchases into smaller, interest-free payments. While this may seem like a good alternative to avoid high-interest rates, it is important to understand the benefits and risks of using BNPLs. BNPLs can help you manage your cash on hand for purchases by spreading costs out over time. Many BNPLs don’t charge interest if payments are made on time, thus making them good for short-term budgeting. The downsides, however, can add up quickly. Missing a payment may result in late fees and interest. BNPLs can also lead to debt since many people overuse them for multiple purchases. Returns can also be challenging. Many BNPLs also don’t report all activity to credit bureaus, making them unhelpful in building credit. BNPLs should be treated like any other financial commitment to ensure your success. Before using them, make sure the purchase fits your budget and financial goals. Also, make sure you read the policies carefully. When used wisely, BNPLs can be helpful. However, without discipline, they can add unnecessary stress and debt.

Source: https://www.consumerfinance.gov/data-research/research-reports/the-buy-now-pay-later-market/
https://dfpi.ca.gov/consumers/managing-debt/buy-now-pay-later-what-consumers-need-to-know/

Springtime Produce

Spring in Ohio brings fresh, vibrant produce and a shift toward lighter meals. Eating seasonally means enjoying fruits and vegetables at their peak flavor and nutrition while often saving money. It also supports local farmers. In the spring, Ohio offers delicious options like leafy greens such as spinach, lettuce, and kale, which are perfect for salads and sautés. Asparagus is another standout, great roasted or grilled. Radishes add a crisp, peppery crunch. Strawberries begin to appear later in the season, offering a naturally sweet treat that’s perfect for desserts, smoothies, or simply eaten fresh. Incorporating these seasonal foods into your meals is a simple way to celebrate spring’s flavors while nourishing your body. Consider trying a new spring vegetable this season, or try an old favorite in a new way. Whether you’re shopping at a local farmers market or picking up produce at the grocery store, choosing what’s in season can make a meaningful difference on your plate and wallet.

Source: The ripe stuff: Why seasonal eating can be a healthy delight.www.heart.org.(n.d).https://www.heart.org/en/news/2024/07/12/why-seasonal-eating-can-be-a-healthy-delight
Seasonal Food Guide.(n.d.).
https://www.seasonalfoodguide.org/why-eat-seasonally

Grandparenting, by choice or necessity?

Grandparents play a key role in their grandchildren's lives. Over 85,000 Ohio grandparents are primary caregivers for grandchildren. Sometimes by choice, though often out of necessity. Grandparents' mental and physical health may be compromised when it is necessary. When it's a choice, grandparents' physical and mental health benefits. Grandparents care for grandchildren under different circumstances, including parents' work schedules, incarceration, substance use, divorce, neglect, death, etc. Regardless, most grandparents are relieved that their grandchildren can stay with the family. HelpGuide.org provides some tips for grandparents raising their grandkids:

1)Acknowledge your feelings, both positive and not-so-positive.
2)Care for yourself: eat healthy meals, get adequate sleep, exercise/move regularly, maintain hobbies, schedule regular doctor visits, and adhere to medication use.
3)Understand, your grandkids will have mixed emotions and will need your love and comfort as they adjust.
4)Create a stable environment with routines and age-appropriate rules and consequences.
5)Encourage open and honest communication.
6)Support contact with parents as much as possible and don't put your grandchildren in the middle of any disagreements.

While most grandparents do not choose to be full-time caregivers, with some thoughtful planning and proper support, families can still grow and thrive.

Sources: Chereches, F. (2026, January 26). Grandparenting is good for the brain. American Psychological Association. https://www.apa.org/news/press/releases/2026/01/grandparenting-good-for-brain

Dolbin-MacNab, M. L., & Stucki, B. D. (n.d.). Grandparents Raising Grandchildren. Grandparents. https://www.aamft.org/AAMFT/Consumer_Updates/grandparents.aspx

Grandfactsheets.org, 2023. (2023, February). Grandfamilies. Grandfamilies.org.

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Call to Action: Visit your local farmers market, explore what's in season, and add a few fresh spring ingredients to your next meal. By choosing seasonal produce, you can enjoy better flavor, support local farmers, and make a positive impact—one bite at a time.

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