

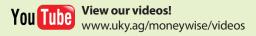


FAMILY FINANCIAL MANAGEMENT

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THIS MONTH'S TOPIC:

Preparing Your Home for Cold Weather

Ithough the hot days of August may still be fresh in your mind, it is time to start preparing your home for cold weather. Early fall is the perfect time to begin so you are prepared for the first cold snap. There are several no-cost or low-cost improvements that can be made to your home to reduce winter bills.

According to the United States Department of Energy, 46% of the average utility bill goes to heating and cooling a home. To reduce heating costs, adjust the thermostat to the lowest comfortable temperature. You may also want to consider a programmable thermostat, which allows you to automatically set it to turn up and down the heat or air when you are not home. Lowering the heat while you are at work, the Department of Energy estimates you can save about \$180 per year in energy costs.

To maximize savings from a programmable thermostat, it is important to have the thermostat set to its energy-saving temperature for a minimum of eight hours. Consider not only cutting back the thermostat while you are at work, but also at night. If you are going to be away for several days, choose an energy-saving temperature for the entire time the house is empty.

If you do not have a programmable thermostat, you can still save by manually adjusting the temperature. In general, for every degree you lower your thermostat, you save one to three percent on your heating bill. For example, if you adjust your thermostat from 74 degrees to 72 degrees, you could save up to \$0.06 for every \$1.00 in heating costs. If your home heating bill costs \$100 per month, you could save up to \$6.00.









