



MONEY WISE

VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE



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THIS MONTH'S TOPIC:

CONSERVE ENERGY AND SAVE MONEY

Winter is finally here and with the changing season comes big coats, big smiles, and unfortunately, big energy bills. In fact, the average American spends about 50% more on energy costs in the wintertime versus the other months of the year. In addition to these higher heating costs, we tend to spend more time indoors during the cold months, which means we are likely going to use more electricity as well. These increased utility costs can cause considerable strain on your budget, particularly in the months leading up to and following the holidays. Happily, there are some things we can do to offset these costs. Consider trying the following ways to conserve energy and save money this winter.

- **Seal your home.** You may be surprised to find that there may be numerous drafts in your home where air (and money) is escaping. Search places where drafts are frequently

found such as windows and doors. You can use caulks for windows and you can use sweeps for the bottom of doors. If you really want to ensure a tight seal on your home, you can put plastic over windows and doors that are rarely used. Most home improvement stores sell kits that make insulating doors and windows quick and easy. Turning down the blinds can also serve as a sort of seal when the sun isn't shining through the window.





- **Bundle up.** This may be obvious, but it is effective. If you can, allow your home temperature to remain a couple of degrees cooler than during the rest of the year. Then bundle up with warm clothes and use blankets to remain comfortable in your home. Even just a few degrees could save you a surprising amount in heating costs.
- **Turn down the heat.** In addition to keeping your home a few degrees cooler throughout the winter, turn down the heat at night or while you are away from home. This way you won't waste money heating your home when you are not even home to enjoy the heat!
- **Set ceiling fans to run clockwise.** Talk of ceiling fans during the colder seasons may sound like a bad idea. But running ceiling fans clockwise can push hot air from the top of the room down into the center of the room. If you choose to do this, keep your fan running on a slow to medium speed so that you do not use too much energy.
- **Insulate your attic.** Heat rises which means that some of the warm air you are generating in your home is going to escape through your attic. By improving your attic's insulation, you can reduce the amount of hot air that escapes. Insulation is relatively inexpensive at home improvement stores, but in the absence of actual insulation material, you can make your own. Use saran wrap or plastic to cover up the entrance to your attic.
- **Trap heat in common spaces.** Keep the heat in the rooms you will be frequenting the most. Trap heat in these spaces by hanging blankets over doorways in and out of these areas. This will help keep cold drafts from rolling in and warm air from escaping.

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