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FAMILY FINANCIAL MANAGEMENT

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THIS MONTH'S TOPIC: MONEY SAVINGS HOUSEHOLD TIPS

Frost, one of the first signs of winter, lets us know that cold weather is here. The approach of winter is a good time to improve your home's energy efficiency. There are several no-cost or low-cost improvements that you can make to your home to reduce those winter heating bills.



Ways to reduce heating costs:

- Adjust your thermostat, setting it as low as you find to be comfortable during the winter.
- Replace furnace and air conditioning filters on a monthly basis.
- Caulk between your window/door frames and walls.
- Weather-strip between doors and frames.
- Add storm windows or use plastic film kits to cover single-pane windows.
- Keep the window coverings on south-facing windows open during the day to allow sunlight to warm your house.
- Remember to close drapes and shades in the evening to keep out the cooler night air.





According to the United States Department of Energy, 46% of your utility bill goes to heating and cooling your home.

What is a programmable thermostat?

A programmable thermostat allows you to automatically set the thermostat to turn the heat or air conditioning up or down when you are not home. By adjusting the temperature during the day while you are at work, the Department of Energy estimates a 10% savings in utility bills.

Energy-efficient appliances

If you are thinking about purchasing a large durable appliance, consider Energy Star qualified products. Energy-efficient appliances include high-efficiency furnaces, air conditioners, and heat pumps, clothes dryers with moisture sensors, and clothes washers and dishwashers that save water.



No-cost energy-conscious behaviors:

- Turn off lights and electronics when not in use.
- Reduce the setting on your hot water heater to 120 degrees.
- Use cold water for laundry.
- Do full loads in the dishwasher, clothes washer, and dryer.

MoneyWi\$e website

The MoneyWi\$e website has a new look! It is packed with useful information, decision aids, and financial calculators directed at all aspects of everyday living.

Visit us at

www.ca.uky.edu/moneywise



A family of four can save 50,000 to 100,000 gallons of water a year.

Saving Water Saves Energy: Tips for Conserving Water Indoors

Laundry:

- Wash full loads of clothes. However, if you must wash smaller loads adjust the water-level control to the appropriate setting.
- Use cold water whenever possible to wash clothes.
- When possible wear clothes more than once or until soiled.
- Use good laundering techniques. Pre-treat stains, sort clothes, and follow product (stain removers, detergent, bleach, fabric softener, etc.) recommendations to avoid a second wash or rinse.



Kitchen:

- Thaw meat and other frozen foods in the refrigerator or use the defrost setting on the microwave instead of using running water.
- Scrape dishes rather, than rinsing them before putting into the dishwasher.
- Reduce the number of times you run the dishwasher by using the same glass throughout the day for your drinking water.

Equipment and Appliances:

- Read the manufacturer's instructions for appliances. Washing machines and dishwashers often have cycles that use less water.
- Insulate your water heater tank, and hot water pipes.



- Lower the temperature on your water heater. A savings of 3%-5% in energy costs can be seen for each 10°F reduction in water temperature.

Bathroom:

- Turn the water off when brushing your teeth, washing your hands or face, or shaving.
- Flush the toilet only when necessary.
- Do not use the toilet as a wastebasket. Throw tissues, insects, and other trash in the garbage not the toilet.
- When taking a bath, plug the drain before turning on the faucet. As the tub fills adjust the temperature.



Additional Information:

- ENERGY STAR: www.energystar.gov
- See Blue Go Green – Home: Water Website: http://www.ca.uky.edu/gogreen/home_water.php
- Water Conservation Fact Sheets: http://www.ca.uky.edu/gogreen/home_water.php#conservation
- Water Conservation Educational Materials: http://www.ca.uky.edu/gogreen/home_water.php#conservationer
- H2ouse-Water Saver Home Website: <http://www.h2ouse.org/>

*For more information on Tips for Conserving Water Indoors, please contact Ashley Osborne, (859) 257-2505.

SOURCES:

United States Department of Energy
<http://www.energysavers.gov/tips/>

University of Kentucky Cooperative Extension
<http://www.ca.uky.edu/enri/pubs/enri127.pdf>

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