

SLASHING EXPENSES BOOSTING SAVINGS

BY: ADRIE J. ROBERTS
AND MELANIE D. JEWKES

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A recent study reported that 42 percent of American households have \$1,000 or less in combined checking and savings accounts, CDs, mutual funds, stocks and bonds. What would happen if someone were to lose a job or become ill? With \$1,000 in savings, it's hard to imagine saving for retirement. Unless we start saving more money now, retirement will not be as ideal as we would hope it to be. In addition to retirement, savings can be used to accomplish financial goals such as going on vacation, graduating from college, or building a dream home. Consider these ideas to boost savings and slash expenses. to double the amount of money you save to accomplish your goals and dreams.

1. **Start saving today!** It doesn't have to be a large sum—even small amounts add up over time.
2. **Work overtime or an extra shift at least once a month**, if possible, and save it.
3. **Participate in a 401(k) or 403(b) plan** through your employer. If your employer matches, you are making free money. Contributing now will reduce your taxable income and help you save for the future.
4. **Take advantage of all employer-sponsored benefits**, such as flex-spending accounts, retirement plans and direct deposit to save time and money.
5. **Use employer-sponsored health plans.** These plans allow you to pay for health-care premiums on a tax-free basis.
6. **Use your tax return to build savings instead of spending it.**
7. **When you pay off a debt, keep making the payments—but to yourself in a savings account.**
8. **Have a set percentage automatically put into a savings account each paycheck.**
9. **Empty your pockets, purse, or wallet at the end of each day into a jar.** Put this money into savings every few weeks.
10. **Carry adequate insurance, so you don't have to use your savings if any disaster or accident were to occur.**
11. **If you have the discipline to use a credit card and pay it off each month, use a card that offers cash back awards and save it.**
12. **If you are trying to lose weight, each time you go without dessert pay yourself what it would have cost.** Save money and lose weight at the same time!
13. **Save one pay check a year.** This will be easy if you get paid biweekly, because a few times a year you get an extra paycheck a month.
14. **Save your raise.** Next time you get a raise, save the increase. If you aren't used to that money, you won't miss it, and you'll build your savings.
15. **Get the whole family involved in savings!** Have a goal and work together with everyone to accomplish it.

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SLASHING EXPENSES

SLASHING YOUR CLOTHING EXPENSES

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A hundred dollars for a pair of sports shoes? Are you kidding? The price of clothing has gone up, right along with everything else. Finding ways to save on your clothing budget is becoming a challenge. No matter how thrifty you think you are, there's always something more you can do to save money. Below is a list of ways to stretch your budget even further. While you may already be doing some of these things, it's likely you can find at least a few new ideas to add to your list.

- 1. Take advantage of off-season sales.** This takes planning, but can save a lot of money. For example, stock up on children's clothing after the back-to-school sales have passed, or buy winter boots during January sales.
- 2. Mend clothing properly.** Resole and polish shoes instead of buying a new pair.
- 3. Deodorize sneakers.** Fill the foot of knee-high nylons with unused cat litter, tie the end, and put it in the shoes overnight.
- 4. Leave your good pair of business shoes at the office.** Change into an older pair when you leave. Nice shoes will last longer this way.
- 5. Don't buy clothing at regular price.** With manufacture outlets, discount mail-order catalogs, internet shopping, and sales, you should never pay full-ticket price.
- 6. When shopping online or through a catalog, be wary of shipping costs.** Sometimes added shipping costs will offset the money you saved.
- 7. Buy fewer clothing items that last longer.** Rethink your wardrobe to include fewer pieces. Those pieces should be classic items which look great year in and year out. Avoid trends and fads—they change too quickly.
- 8. Buy clothing that is washable and easy to care for.** Dry cleaning bills can add up. Be careful not to over-wash.
- 9. Use less detergent when washing.** Most laundry doesn't need as much detergent as recommended.
- 10. Follow instructions carefully when laundering clothing.** Also, consider using a clothes line or a drying rack as opposed to the dryer to save money on energy.
- 11. Hang clothes properly for longer life.**
- 12. Avoid over-accessorizing.** Costs can add up quickly if you buy accessories for every outfit.
- 13. Before buying new clothing, take an inventory of each family member's wardrobe.** Determine which items need to be replaced or added. Repair or remodel present clothing and swap items with other family members or friends. Develop the attitude that "hand-me-downs" are not only less expensive, but can also be enjoyable.
- 14. Change into old (washable) clothing while doing dirty at-home tasks.** Also, have children change into old, worn clothing to play.
- 15. Donate unused items to charity and enjoy the tax deduction.**
- 16. Find and shop at consignment shops.** Much of the high-quality, previously-owned clothing is sold for 70-85 percent of the new price.
- 17. Buy clothing with basic colors such as blue, black and gray.** These colors can be easily interchanged to create varied outfits.

18. Take clothing you no longer wear to a consignment shop. You might be surprised at how much they will pay you for something you almost threw away.

19. Stop buying what you don't need. Don't fill your closet with clothes you rarely wear or don't wear at all.

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SLASHING EXPENSES

SLASHING YOUR GROCERY BILL

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Even though the American food supply remains inexpensive when compared to other countries, there are a number of ways families can reduce the amount of income spent on groceries and still provide low-cost, nutritious meals at home. Below is a list of easy-to-implement tips. Work on two or three at a time, two to three weeks at a time to see which ones are most applicable to your budget and family. Soon you will develop strategies that are effective and that will improve not only your budget, but perhaps your health as well.

- 1. Buy in bulk.** Purchasing sale items that are goods used on a regular basis can cost a lot less in large quantities. But, be aware of expiration dates and only buy if you can use it within the freshness or expiration date listed.
- 2. Price book.** Keep track of prices between various stores with a book or other system.
- 3. Eliminate convenience foods.** Think of convenience foods as pre-packaged meals made by someone else to make profit. These meals are usually high in fat and/or sodium and are typically not the best choice. Try cooking two casseroles and freezing one to eat later or home food preservation in place of these convenience foods.
- 4. Generic Brands.** The majority of store brands are simply labeled differently but processed at the same plants as national brands. Sometimes there are “seconds” or “ends,” so it may require sampling before you make a switch.
- 5. Avoid expensive cuts of meat.** Did you know that beef brisket can be slow-cooked in an oven bag, shredded and passed off as a loin or sirloin cut? Many times it just takes more time and moisture to prepare a less expensive cut to an equally satisfying manner. Check cost per serving, because less expensive cuts tend to have higher fat content and therefore more waste in the end.
- 6. Portion control.** Studies show that overall, Americans are getting heavier and less active. Eat less and stay slimmer and healthier. Most restaurants today serve portions double or triple the size we should be eating. Avoid making the same mistake at home.
- 7. Garden.** Growing just a few vegetables every summer can save on the food budget. Plus, eating fresh food is always a healthy choice. For tips on gardening, visit your local Extension office.
- 8. Prepare food from scratch.** This helps avoid unnecessary fillers, such as preservatives, that manufacturers add to maintain a longer shelf life. Preparing meals from scratch may take a bit more time, but can save a lot of money.
- 9. Take advantage of case lot sales.** For frequently used items, case lot sales are a great way to save money. Be careful to look for expiration dates, and not to buy damaged containers. Avoid items kept in the sun during a summer parking lot sale, as this significantly reduces quality and shelf life of most food items.
- 10. Shop with cash.** Using cash will help you not spend more than you have allowed in your food budget. Use a calculator and allow a little leeway for weighed produce and sales tax.
- 11. Use existing food in the home.** Very few homes actually have “nothing” to eat in the cupboard—we just choose not to eat it. Too many times the misuse of coupons, stocking up on sales and shopping while hungry lure us into purchasing food that will stay on the shelf until it is no longer good. Force yourself to make a meal out of what is in the cupboard, and you may be cured of those poor shopping habits.
- 12. Select and use coupons carefully.** Many times coupons are marketing schemes. Only use coupons for items you use regularly or would buy even if it didn't have a coupon. Also, remember that sometimes a brand name with a coupon is still more expensive than an off-brand.

13. **Plan meals in advance.** This can save time and the stress of “what’s for dinner?” Have each member of the family participate in making a “menu” for the week. Use the weekly store ads to help prepare both the menu and the shopping list.
14. **Plan around leftovers.** Some foods are actually better the next day. Make leftovers stretch for a second meal. For example, meats can be cut/shredded and made into gravy or pot pies; leftover vegetables can be added to soup stock and noodles. Use your creativity!
15. **Make your own mixes.** Mixes can be used for baking, making soups and gravy and even cookies. Take one day or evening and make several mixes at once. Contact your local USU Extension office for recipes and ideas.
16. **Use your food storage.** Many people have some sort of food storage. If you aren’t using it, it is basically a waste of space and money. Rule of thumb: Store what you use and use what you store.
17. **Shop alone and after you have eaten.** Statistics indicate that people buy more when they are hungry or accompanied by others, especially children. Try to make grocery shopping as stress-free as possible. Organize your grocery list, take a calculator, and know the layout of the store.
18. **Make your own baby food.** It can save a lot of money to blend fruits and vegetables, especially if the rest of the family is eating the same food. There is no need to add salt or sugar to baby food.
19. **Buy by the serving.** Don’t ignore the more expensive boneless cuts of meat. Though bony meats are cheaper per pound, they yield less edible meat per pound.
20. **Find a thrift bakery outlet in your area** and shop there. Not everything is “day old.”
21. **Limit trips to the store.** Multiple trips often mean more “incidental” items added to the cart. If you only need one thing, only buy the one thing. Try to keep things on hand to last through the week.
22. **Use unit pricing.** Compare the cost of similar products of various sizes by weight, volume or count. Check to see if larger quantities are more economical than small ones. Economy sizes aren’t always the best savings.
23. **Try a different brand.** Different brands of the same product can be roughly equal in quality and nutritional value, yet they can vary widely in price. Experiment with products to see where it is worth saving the money. Chances are high that no one will notice any difference in eating quality.
24. **Drink more water.** Adults should drink about eight glasses of water a day. If you drink excessive amounts of soda or juice with high sugar content, chances are you aren’t consuming enough water. Best of all, water is free!
25. **Get out of the rut.** Get out the cookbooks and try something new. Consider making from scratch many of the things you usually buy in prepared form. Attend local cooking classes for new ideas.
26. **Use a shopping list.** Include on the list items needed for the weekly menu and also any items seen in the sales ad. Organize the list by the layout of the store.
27. **Consider group strategies.** A neighborhood group might save by buying in bulk directly from wholesalers and farmers. Or, a shopping club could check the ads for specials and then send members to shop different stores to buy for the whole group. Some stores will honor other stores’ sales or promotional items.
28. **Avoid convenience stores.** There are usually no specials at these types of stores and their regular prices are more expensive than grocery stores.
29. **Take advantage of community resources,** such as free or reduced-priced school lunch programs, if your family qualifies. There are also food stamps and food banks available in most areas.
30. **Use food as a reward sparingly and wisely.** Begin to make treats more special and significant by using them only for special occasions, such as dessert after Sunday dinner, or after chores are done for the week. Young children and growing teenagers need small snacks throughout the day, but make sure these are healthy, nutrient dense and inexpensive.

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SLASHING EXPENSES

SLASHING YOUR ENTERTAINMENT EXPENSES

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The fact that unexpected bills have taken more than their share of the budget doesn't mean that family recreation has to stop. There are lots of things to do that are inexpensive or even free. You just need to look around. Below are some inexpensive ideas for family activities and entertainment.

1. **Choose activities that are free or cost a small amount.** Activities such as hiking, picnicking, visiting a local museum, or attending a concert can be not only enjoyable, but free. Also, check into school and community events.
2. **Check out your state or city Web site about upcoming events and activities.** You might be surprised what fun, and usually inexpensive, things there are to do right in your area.
3. **Visit a local pond or lake and fish.**
4. **If you entertain at home, have a potluck affair.** This way, everyone shares the cost of the food.
5. **Make kites and fly them.**
6. **Spend time outside. Play Frisbee or baseball. Go on a picnic or a walk around the park.**
7. **Take your own snacks to the movies,** if the movie theater will allow it.
8. **Go to a movie matinee.** Matinees are cheaper than evening shows. Even cheaper are the "older" releases playing in less expensive theaters.
9. **When eating out, try to go out for lunch,** instead of dinner. It's less expensive.
10. **Cook a meal with your family.** Try homemade ice cream or pizza.
11. **Play board or card games at home.** Pop popcorn or bake cookies for a tasty and not-so-expensive treat.
12. **Have a candle-light dinner at home, and go out for dessert only.**
13. **Read a book together as a family** or sing or play musical instruments with each other.
14. **Make puppets with your children, and then put on a puppet show.**
15. **Visit the public library.** Not only do they have free books, most libraries also have free movies.
16. **Take a family vacation during the off season.** If your travel dates are flexible, save money on lower mid-week rates at hotels.
17. **Start camping for vacations.** This can be a lot cheaper than theme parks, and quieter!
18. **Scrapbook with your family** and create pages of activities you have done together.
19. **Join 4-H and complete a project as a family.**
20. **Attend a free cooking class.** Go home afterward and make something you learned in class. Contact your local Extension agent for a schedule of classes.

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With health-care costs on the rise, consumers are regularly looking for ways to lower medical expenses. A good place to begin is by practicing prevention. One of the most effective ways to lower medical expenses over time is to maintain a healthy lifestyle. Kick unhealthy habits and have regular checkups. Consider these additional tips for cutting medical costs.

1. **Remember good health habits.** Good nutrition can cut down on illness and tooth decay. Take vitamin supplements and drink plenty of water. Exercise regularly, and maintain a healthy weight.
2. **Brush and floss your teeth daily.** Save money on dental work by prevention.
3. **Don't smoke.** An average smoking habit will cost about \$1,000 a year (and that doesn't include any medical costs associated with it).
4. **Take advantage of wellness programs and health screenings,** especially if you don't have health insurance. Local clinics and hospitals often provide a variety of screenings such as blood pressure, cholesterol and mammograms.
5. **Learn symptoms of common diseases.** This will help you know when seeing a doctor is advisable.
6. **Don't delay seeing a doctor.** Early treatments of many diseases or injuries is often less expensive.
7. **Remember an ounce of prevention is worth a pound of cure.** Get in the habit of having yearly exams for early detection of potentially serious medical problems.
8. **Learn first aid.** This can help you determine the seriousness of an injury, and whether or not emergency room care is needed.
9. **Contribute to a flex spending account.** This allows you to put pre-taxed dollars in an account which then reimburses you for your out-of-pocket medical expenses, such as prescription drugs, dental care, and co-payments. Contact your employer to sign up for flex spending.
10. **Shop around for health insurance.** Premiums can vary widely, so ask for quotes from at least three companies. Take into account such things as exclusions, limitations, and freedom to choose health care providers. Find out how much you will need to pay in co-payments and deductibles.
11. **Increase the deductibles on your health insurance if you have adequate savings.** This will lessen the cost of your premiums.
12. **Update medical insurance policies.** If you don't have medical insurance, see if you qualify for medical assistance. Contact your local health department on the types of public assistance available.
13. **Always get a second opinion for any major medical procedure.** Doctors can make mistakes.
14. **Examine all hospital, doctor and dentist bills.** Check to make sure the bill accurately reflects the procedures performed and that it takes into account applicable insurance coverage. Contact the billing office if there is a mistake.
15. **Ask for generic prescriptions.** Often, brand name drugs are more expensive than their generic equivalent. Also, use generic over-the-counter drugs, and try to avoid over-use of nonprescription drugs.

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There are many expenses that come and go each day that we may not even think twice about. Most of these expenses can be reduced or eliminated. Below are a few more ideas for those everyday “little” expenses that keep us wondering “where did all my money go?”

1. **Cut your spouse’s or children’s hair at home.**
2. **Arrange schedules so that one parent is home with the children.** This can save on child care.
3. **Form a babysitting co-op with other parents.**
4. **Recycle.** Find new uses for things that are about to exceed their lifespan. For example, use old, grungy bath towels to wash the car.
5. **Arrange for bills to be deducted automatically from your checking account.** Save money on the cost of mailing (envelopes and stamps), as well as checks and possible late fees.
6. **Don’t buy more house than you need.** Try to have your mortgage payment no more than 28% of your gross annual income.
7. **Make an extra mortgage payment a year.** This will save you thousands in interest over the life of your mortgage and pay your home off sooner.
8. **Rent out a room in your home** if you have the extra space.
9. **Beware of home-shopping networks on TV.** All they want you to do is buy, buy, and buy!
10. **Stop magazine or newspaper subscriptions upon renewal,** if you find you no longer or rarely read them.
11. **Reduce monetary giving.** Make gifts or give services (such as babysitting, oil change, house watching, pet care, etc.) in lieu of purchasing a gift.
12. **Consider the cost of habits.** Whether it is smoking, drinking alcohol, or a daily coke, or even the weekly trip to the massage therapist, these habits can be expensive. They can be reduced or eliminated.
13. **Pay more than the minimum payments on debts.** This can save you thousands of dollars in interest charges and pay off your loans more quickly.
14. **Have a reasonable allowance for your children.** Make sure they have a definite understanding of what the allowance covers.
15. **Only use your bank or credit union’s ATM.** You’ll avoid paying surcharge fees.
16. **Choose checking accounts without monthly fees and minimum balances.** Also, inquire about overdraft protection.
17. **Have your paychecks directly deposited** for faster access.
18. **Consider purchasing perennial plants and flowers to put in your garden as opposed to annuals.** Perennials will come back year after year, whereas annuals will need to be replanted (and therefore re-purchased) yearly.
19. **Always send in for rebates.** Even if it’s only for \$1, it all adds up.
20. **Beware of “discount store syndrome.”** Just because it’s a bargain store doesn’t mean you are getting a deal or saving money.
21. **Don’t buy checks through your bank, and don’t pay extra for “cute” checks.** Do an online search for “cheap checks” to find several check-printing sites.
22. **Replace items only when you cannot repair or get along without them.**
23. **If you are paying for a storage unit, consider reducing the size of your storage.** Have a yard sale to get rid of items you haven’t used in years, and make a profit from the sale. If you need what is in storage, consider building shelves in a storage room or in a garage.

24. Never buy new if used will do.

25. Shop for Christmas year-round. Shop at clearance racks. When holidays roll around, you'll be delighted to have a stash of already-purchased gifts.

26. Remember that dreaming won't ever cost you a penny. Dream all you want.

27. Ask yourself:

- Can I do without it?
- Can I postpone this purchase?
- Can I substitute something else that costs less?
- Can I use my own skills to make it myself?
- Do I already own it (or something similar)?

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SLASHING EXPENSES

SLASHING YOUR TRANSPORTATION BILL

BY: MARGIE P. MEMMOTT, ADRIE J. ROBERTS
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Do you have too much month at the end of the money? With the increase in costs all around us, many of us are looking for additional ways to stretch our incomes to meet our expenses. The following suggestions can help slash your transportation costs and save. Weigh each idea and adjust it to fit your situation and the circumstances of the area where you live.

1. **Carefully plan the use of your vehicle to reduce the amount of driving.** Combine errands to make as few trips as possible.
2. **Car pool or use public transportation when possible.** Even if you only car pool or take the bus once a week, it will make a difference on how much money you spend on transportation.
3. **Walk or ride a bike, especially for short distances.** It's good for your health, too.
4. **Keep tires inflated properly.** Under-inflated can mean poor gas mileage. Over-inflated can put more wear on the tires.
5. **Have regular oil changes and car "checkups."**
6. **Learn basic vehicle maintenance.** Check out a book from the library, and borrow tools if necessary.
7. **Wash your own car.** Have your children help you.
8. **Don't carry more than you need.** Lighter loads allow for better gas mileage.
9. **Think hard before buying new.** Finance charges can be costly, which makes buying a car with cash look even better. New cars are more expensive and depreciate quickly; look at nice, more affordable older vehicles.
10. **Search online to find information on pricing and the value of the car you are looking to purchase.**
11. **Avoid leasing cars.** Even the best lease may cost you more in the long run.
12. **Buy a fuel-efficient car.** Factor in the long-term costs of a car, not just the sale price.
13. **Keep your car longer.** If you want to sell it, consider selling it yourself.
14. **Make sure your automobile is properly insured.** This may prevent unnecessary additional costs caused by an accident.
15. **If your employment is seasonal, arrange with your insurance agent to have the premiums due when you are working.**
16. **Increase the deductibles on your car insurance if you have adequate savings.** This will lessen the cost of your premiums.
17. **Maintain a steady speed** when driving to increase fuel efficiency. Use routes that allow for consistency, rather than numerous stops and starts.
18. **Don't speed.** Save money by never having to pay for a speeding ticket and by getting better gas mileage.

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SLASHING EXPENSES

SLASHING YOUR UTILITY & HOUSEHOLD MAINTENANCE BILL

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Many of us have experienced a huge increase in utility costs. Electricity and natural gas are two of the most essential services consumers buy. Unfortunately, electric companies have to power more homes while upgrading failing equipment. Oil prices soared to record highs in 2005. Inflation and power-hungry electronics just about guarantee that the price of utilities will continue to rise. Budget-conscious folks are searching for ideas and suggestions to cut utility consumption. Here are some suggestions to consider:

1. **Turn down the thermostat** in the winter. Rule of thumb: you save 3 percent on the heating bill for every degree that you lower the thermostat. Turn it down by 10 degrees when you are at work and when you go to bed—a total of 16 hours. You can save about 14 percent on your heating bill.
2. **Wear sweaters and slippers.** Add a blanket to the bed. Turn down the heat and still keep warm.
3. **Invest in a programmable thermostat.** These can be set to automatically adjust the heat at specified times during the day and night. They cost between \$25 and \$75.
4. **Install energy-efficient shower heads and faucet aerators.** These reduce the amount of water released by up to 50 percent with almost no noticeable difference in pressure.
5. **Don't open the fridge or freezer** until you know for sure what you are reaching in to get.
6. **Defrost the freezer twice a year.** This means paying 10 percent less on running costs.
7. **Take shorter (and cooler) showers.**
8. **Shower instead of bathe.** The average bath uses twice as much hot water as a five-minute shower.
9. **Maintain and clean** your furnace regularly. Replace air filters every two months during heating season. The furnace will run more efficiently and use less energy.
10. **Wash clothing in cold water and don't over-dry.** Liquid detergent works well in cold water. Special cold water detergents can be purchased, but can be costly.
11. **Clean the lint filter in the dryer every time you use it.** A clogged filter increases drying time.
12. **Use fans wisely.** In just one hour, a hard-working bathroom or kitchen fan can expel a houseful of warm air. Turn them off as soon as they've done their job.
13. **Turn off faucets immediately after use.** Many of us tend to leave the faucet running while washing dishes or brushing teeth. Turning off the faucet saves thousands of gallons of water a year—not to mention the energy needed to heat it!
14. **Consider using small appliances for cooking rather than heating the oven.** Portable frying pans, electric grills, crock pots, microwave ovens and toaster ovens are great alternatives.
15. **Start the dish washer only when completely full.** Washing dishes by hand three times a day can cost more than one load in the dishwasher. Scrape food off the dishes before washing, use the shortest cycle on the dishwasher and consider allowing the dishes time to air dry.
16. **Use task lighting while working at a desk or workbench.** Other lights can be dimmed or turned off.
17. **Use glass or ceramic pans in an oven.** You can turn down the temperature about 25 degrees and cook foods just as quickly.
18. **Don't open the oven door to preview food.** Each time you open the door, the oven temperature drops by 25-50 degrees. Watch through the window or use a timer.
19. **Only preheat the oven if the recipe tells you to.** It won't hurt a casserole to sit in the oven while it is heating.

20. **Pans on the stove should cover the burner** to avoid wasted energy.
21. **Limit the use of traditional fireplaces.** Fires actually suck heat from a room. If you have a gas or electric fireplace, make sure it has a blower. It can spread the warmed air from the fireplace throughout the room. (Also, turn down thermostat while sitting close to fire.)
22. **Insulate ceilings, exterior walls, floors, heat ducts, and hot water pipes.**
23. **Insulate any pipes you can see.** If you can see pipes in an unfinished basement, or under the house, wrap the pipes in insulation. This will keep the water in the pipes warm so that you don't need to run the water from the heater as long.
24. **Keep heating vents clean and clear.** Vents blocked by rugs and furniture prevent heated air from circulating efficiently.
25. **Use curtains.** Open curtains and shades on south-facing windows during the day to allow solar radiation to warm inside airspace. Closing curtains and shades at night helps impede the escape of heat.
26. **Install storm windows and doors.** Or, if this isn't possible, put up plastic sheeting to reduce the amount of heat loss.
27. **Turn down the water heater.** Lowering temperatures in the water heater to 115-120 degrees reduces power usage without a noticeable difference to the user. This portion of the bill is 30 to 40 percent of the energy bill. Also, setting the water heater to 120 degrees will prevent small children from getting burned.
28. **Find and fix air leaks.** Check for leaks around windows, doors, electrical outlets, foundations, exhaust fans, chimneys and fireplaces, and attic openings. Buy door sweeps, caulk, weather stripping, and outlet gaskets and install where the cold air is entering.
29. **Close doors of unused rooms and shut off heat to those areas.** Consider using portable electric heaters or blankets when spending time in a large, open-spaced room.
30. **Use energy efficient bulbs, tubes, fixtures and appliances.** Use fluorescent bulbs wherever possible. Florescent light produces the same amount of light as a standard bulb but uses less power. If you don't like florescent light indoors, use it on the outside lights.
31. **Hang clothes to dry instead of using a dryer.**
32. **Use cold water rather than hot water whenever you can.**
33. **Fix leaky faucets.**
34. **A full freezer is an efficient freezer.** If your freezer isn't full, fill plastic jugs with water and freeze. This will keep the freezer contents cold for longer.
35. **Give up extra telephone and cellular phone features you may not need.** This includes voicemail, call waiting, or text-messaging. Also, give up extra Internet and cable television connections you don't need.
36. **Sign up for budget billing for your natural gas and electricity.** You pay the same amount each month throughout the year (regardless of season/weather). The monthly payment is figured on your 12 month average. Contact your energy provider for information on their particular budget plan.
37. **Consider installing timers and/or motion detectors** rather than leaving lights on all night.
38. **Get a home energy audit every couple of years** with the local power company to find ways to cut costs.
39. **Fill a small plastic bottle with water** and place it in the toilet tank away from the flushing devices. Its displacement will require less water in the tank and the toilet will still flush just fine.
40. **Do it yourself.** Learn how to do simple home repairs, such as replacing washers in faucets, and repairing damaged electric cords, torn window screens, or broken window panes, etc. Be careful, though. If you don't know how to do something you might make it worse. Consider hiring help if needed to prevent further costs.
41. **Fire the maid.** Involve the help of all the family/ household members in daily chores.
42. **Save all warranties, owners manuals and receipts.** Often these are all you need to have something repaired free of charge. Store them in a binder, filing cabinet, or accordion file for easy access and organization.
43. **Turn off unused lights and electrical devices.** A computer can burn 100-200 watts of power while sitting idle. If you leave it on while sleeping or working, it can add up to a couple of kilowatts a day. This could be \$5 a month by itself. Leaving lights on can waste another \$5-\$10 a month.

44. **Rent carpet cleaning equipment.** You can save a lot of money by doing it yourself with professional equipment.
45. **Make your own dust cloth** by using old socks or cloth diapers, or dip cheesecloth into a mixture of 2 cups water and ¼ cup lemon oil. Let dry before using.
46. **Make your own cleaning products.** Vinegar can be used to clean almost anything. Look up homemade cleaning supplies online or check out a book from the library.
47. **Use a carpet sweeper** (one of those push-type gadgets with brush rollers) for daily vacuuming, and use a vacuum once a week for deep cleaning. This will save electricity.
48. **Have your sprinkler system checked for efficiency.** You could be over-watering your lawn, thus wasting water and money.
49. **Install smoke detectors and have fire extinguishers on hand.** This could give you a discount on insurance premiums, and can also prevent severe damage and costs.

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