

MONEY SAVING TIPS

Provided by the Poverty Workgroup of the Tioga County Partnership for Community Health

Refrigerator:

- Keep the door shut. Refrigerators use 20% of your homes electricity so keep it shut to keep the cold air in (www.moneyinstructor.com).
- You can adjust the temperature of your fridge to 5 degrees above freezing (37 degrees) to cut down on the amount of energy pulled from your main electrical unit (www.moneyinstructor.com).
- Make sure the fridge is sealed tightly. Check the seals for any leaking air that could be costing you extra money.

Laundry:

- Set the washer to “cold” or “warm” setting. There is no need to use the “hot:” setting for general wash and that setting costs you more because it takes more energy to heat the water to “hot”.
- Wash full loads instead of small separate loads when possible.
- Do a few loads of laundry back to back rather than spreading them out to one a day (remember not to do too many at once though because you don’t want to overwhelm your septic either).
- Cleaning your dryer vents will improve efficiency thus drawing less energy and saving you money.

Heating:

- Insulate your walls and ceilings to keep warm air in and drafts out. Also, remember to insulate your basement (many people insulate the attic but forget about the basement). 20 % of your home’s heat can be lost through the basement.

- If you have a slab foundation or just a crawl space you can add insulation by using bales of hay or garbage bags full of leaves to insulate around the base of your home. Even shoveling snow up against the base of your home creates an added barrier against wind and cold temperatures.
- Use weather stripping or caulking to seal off any cracks or drafts around windows and doors.
- Covering the windows with plastic helps keep out drafts.
- Remember that when you turn on the bathroom fan you are essentially sucking the warm air right out of your house. Only use the fan for a minute or two to ensure you are not losing all the heat in the room.
- Create a rice heating pad to warm up your bed at night time. Simply put uncooked rice in a sock or a sack and microwave for 2-3 minutes, then put it under the covers and wait five minutes before getting into bed.
- Check the duct work around your home to be sure it is not separated, dented, cracked, or flattened which would allow heat to spill out in to your attic and walls instead of your rooms.
- Purchase a 1\$ rubber drain cover to put over shower and tub drains to prevent the cold air from creeping up.
- If you have a fireplace or chimney, make sure it is up to par and has a chimney cap in adequate condition to withstand the cold climate (www.moneyinstructor.com).
- Hang thick curtains or drapes as added barriers to drafts, but let the sunshine in during the day to add warmth.
- Curtains can also be hung in doorways to cut down on heating larger, sometimes unnecessary areas.
- Turn down the thermostat at bedtime and while you are away. Turning down the temperature by 8 degrees for 8 hours each night will reduce your annual heating bill by 10%. (Budget101.com).

- A programmable thermostat may be a worthy investment. Avoid drastic temperature changes though (i.e. cranking the heat up to 80 degrees when you wake up in the morning) because this causes the furnace to run more than necessary thus costing you more money (www.moneyinstructor.com).
- Check around dryer vents, electrical outlets. And any other openings or small cracks where the heat might escape. Use caulk or expandable foam to fill any of these cracks (www.moneyinstructor.com).
- A good way to block cold air is to plug child safety plugs into unused wall outlets.
- If your water heater feels warm to the touch you can save money by putting an insulating water heater blanket around it (www.moneyinstructor.com).
- Make sure to change your furnace filters regularly for maximum efficiency and money saving.
- A furnace that has not been serviced in many years may be running inefficiently and costing you extra money in heating bills (www.moneyinstructor.com).
- Close heating registers in rooms that are not used regularly.
- In winter months, turn your ceiling fan in the “reverse” position so it blows rising warm air back down from the ceiling. There is usually a small switch on the base of the fan to change the blade direction (www.moneyinstructor.com).

How to Save Gas in Your Car:

- According to Budget101.com, the following tips can help save you money:
- Replace your vehicle’s air filter regularly. A clogged air filter means you are running on more gas and less air and this can cost you 1 mile per gallon.
- Make sure your oil is changed regularly according to manufacturer specifications because dirty oil causes an engine to run inefficiently. Schedule an oil change at a garage or you can do it yourself. There’s a drain

plug under your engine hat will come out with a wrench, catch the dirty oil in a bucket and dispose of it properly (never pour it onto the ground or down a drain).

- A too tight fan belt causes the engine to work too hard and wastes gas. When the engine is NOT running, the belt should give a little when you apply pressure with your fingers. If it is too tight you can adjust the tension using a wrench.
- If your spark plugs are too badly worn they can cost you 2 mpg, but this part replacement is most likely a job for the mechanic.
- Utilize car pooling, mass transit, bike paths, and walking when you are able.
- Reportedly heavier vehicles cost more money to run. A reduction of 200 lbs in automotive weight can improve fuel economy by nearly 5 percent.
- Save gas using the cruise control setting, staying at a constant speed saves fuel. Also, don't speed, the more over 55 mph you go, the more fuel you are burning. By driving at 55 mph rather than 65 mph you can improve your gas mileage by 15%.
- Try to avoid using the air conditioner as much as possible. It uses a great deal of gas.
- Leaving early in the day for trips, when traffic is light, saves you gas by avoiding the stop and go of heavier traffic.
- Make sure your gas caps are on tightly because loose caps cause approximately 147 million gallons of gas to evaporate each year.
- Don't let your car idle for very long to warm up. A car in idle, after its warmed up, wastes more gas than if you were to turn it off and re-start it.
- Always fill your gas tank in the early morning or late evening because gas pumps measure volumes of fuel, not densities. Gasoline is most dense when it is cool, thus you will get more gas for your money at this time.

- Also, don't attempt to overfill your tank, stop when the nozzle clicks that it is full. Overfilling actually costs you money because gas pumps are equipped with vapor recovery systems (designed to reduce air pollution) that may be sucking the gas vapors back in that you are trying to pump into your already full tank.
- Check your tire pressure-underinflated tires can cost you 1 mpg. Your owner's manual has important information about your tires and the correct air pressure. Radial tires reportedly have 50% less road resistance, so they give you 3-19% better mpg.

Have a Yard Sale.

This is a good way to get rid of extra stuff around the house while you make a profit!

Some tips:

- always put a price tag on items (use whole amounts like \$3.00, not \$2.97), people don't like to have to ask how much
- make clear signs that look the same with big letters
- be prepared to start early for those early bird buyers
- make sure you have plenty of change on hand to break larger bills for your customers (have 10's, 5's and 1's ready); never leave your money out or unattended
- have plenty of grocery bags for customers to take their goods home in
- consider taking out an ad to advertise; and lastly take down your signs when the sale is over.

Toys:

- Host a toy party-kids only play with their toys for a little while until they have moved on to other toys so why not prevent waste and save money on buying new toys by hosting a party where each guest brings good toys that they are willing to exchange.

Save on Liquid Soap:

- Put clear vinyl coated twist ties (like the kind used to tie toys in their packaging) halfway up the stem of liquid dispenser soap bottles (hand soap, dish detergent, shampoo)

Shopping:

- Use dish soap as a multi-cleaner. It can be used for laundry stain removal, a window cleaner, a surface spray, a carpet stain remover, fruit and veggie wash, and many other uses.
- Switch light bulbs to fluorescent light bulbs. The bulbs will cost a little more, but they last up to 10 times longer and use 2/3 less energy to provide the same light. Buying just a few at a time to gradually replace bulbs as they burn out can be a cost effective way to make the switch from incandescent to fluorescent.
- Buy generic brand items (foods, cleaning products, you name it) often your family will not be able to tell the difference and you will save a bunch of money.
- Buy on sale and use coupons. Scan the weekly flyers of grocery stores to get the best bargains. Watch unit price to make sure you are getting the most for your dollar. Check the number of ounces when comparing products. If you have internet access, check manufacturer's websites for product coupons.
- Choose re-usable cloths and mops. We all like the convenience of products such as the Swiffer Wet Jet and Toilet Wand but.... if you want to save money, pick items that can be re-used.
- Forgo the paper towels for washable kitchen towels.
- Make your own cleaners out of household items such as lemons, baking soda, and vinegar. These items can do the job just fine. Lemons have a natural bleaching agent, baking soda can be used as a mild abrasive, and vinegar is an all-purpose cleaner.

- Use your age to your advantage. If you're a senior, ask for that senior discount! If you're a student, ask if they offer a student discount.
- Shop consignment, you can find gently used items at a fraction of the price you would pay for a new item. Shop around at the local thrift stores and see what treasures might turn up.
- Toys go on sale every January, so stock up after Christmas and keep items in a designated spot so when gift time comes around (birthdays, parties, etc) you'll know what you have "in stock" and you'll have saved money.
- At the end of July, there will be up to 50% off reductions on summer items such as beach balls, towels, pails, sandbox toys, etc. Load up on these discounted items for next summer season.
- The biggest clothing sales are typically February and August.
- Shop for baby products online. Get your diapers, wipes, and formula from online sites such as diapers.com. Websites for Pampers, Huggies, and other brands also have special offers on their products online.
- Buy half price Christmas gift wrap in generic colors and solids like green, gold, silver, blue, so you can use it all year round on gifts. Oh, and have your kids make handmade cards or make them on the computer rather than spending upwards of three dollars per card at the store.
- Shop Ebay and Craig's List to find special brand and items at a fraction of the price you would pay from the retailer. If there is a particular brand name that you really like...shop around and you may find it for a price that's a steal.
- If you're heading to the mall for a marathon day of "stock up" shopping....pack snacks and lunch because eating out at a restaurant is 6-10 times more expensive than eating at home. Save the money for a special occasion.
- Skip the convenience products at the market; instead make your own "snack packs" by buying in bulk and dividing snack mixes into Ziploc bags.

- Always make a list so you don't spend money on splurge items.
- Use the slow cooker more often. Less expensive cuts of meat, like shoulder roast or beef bottom make very good roasts in the slow cooker.
- Canned vegetables are one of the most economical ways to include veggies in your diet.
- Check out dried or frozen foods (such as fruit or fish) to save money
- Use powdered or evaporated milk when making soups, desserts, casserole, or stews.
- Bulk up on these items when they are on sale and freeze them for future use: Butter, Frozen Veggies, Nuts and Seeds, Whole-wheat Flour, Bread, Whole Grains (brown rice, buckwheat,); Coffee.
- Stretch meals using pasta, canned beans, rice, and canned veggies
- Use older items first when you reach into the cupboard. Keep produce in a visible spot where you are likely to use them so they don't go to waste.

Recipes:

Baking Soda Detergent Extender:

Add ¼ cup of baking soda to half the required amount of laundry detergent. Laundry will be clean and fresh. You can also use baking soda to clean toilets and many other sanitizing jobs.

Tuna Noodle Casserole:

1 package flat egg noodles

1 can tuna

1 can cream of mushroom soup

Boil noodles. Mix and heat all ingredients in a skillet. Recipe will feed a family of 6 for about \$3.00. You can also add vegetables or shredded cheese if you wish and/or serve over toast and add a sprinkle of cracker crumbs to top the casserole.

Make Your Own Baby Wipes:

(Budget101.com)

You will need:

Paper Towels (a soft brand like Bounty or Viva)

A soapy solution

A container to put them in (coffee can with lid, ice cream bucket, empty shortening can-cut an x in lid)

Cut the paper towel roll in half, soak it in the soapy solution to absorb the moisture, slide the cardboard center out of the roll of paper towels, place the wet towels in the container. (It works best if you pull one at a time from the center of the roll).

Soapy Solution (Choose One):

1 T Liquid Baby Soap and $\frac{1}{4}$ C Water

2 C water, 3 T baby Oil, 3 T Baby Shampoo

2 C Water, 2 T Creamy Baby Oil, and 1 T Baby Wash

2 C Water, 2 T Baby Oil, 2 T Antibacterial Hand Soap

Neon Sidewalk Chalk:

3 T plaster of Paris

2 T brightly colored paint powder

$\frac{1}{4}$ C Water

Mix well; pour into 2 solid stick deodorant lids greased with butter. Let sit 30 minutes or more, gently loosen to remove.

Salt Playdough:

2 C Cornstarch

4 C Baking Soda

2 ½ C Cold Water

Measure the cornstarch and baking soda into a pot. Mix and add 2 ½ cups of cold water. Place on medium heat. Stir for about 5 minutes, until thickened. Remove from heat. Cover the pot with a wet paper towel. When cool, knead for about 5 minutes, working on a surface covered with wax paper. Allow to dry before painting finished objects.

Health Care:

- Want to know if your child is eligible for health coverage under the State Health Insurance Program (SCHIP).....call the toll free hotline at 877-KIDS-NOW.