

**Family Newsletter**

January 2017

**Saving Money on Your Monthly Expenses is Easier Than You Think.**

Who wouldn’t be excited to save a little on their monthly bills? Some of the ideas listed below may seem to be common sense, but others may be ideas you hadn’t considered before. Not every suggestion will be right for you, yet you may be able to modify an idea to make it happen. Every little bit you can save monthly can be put toward another bill or expense or squirreled away for college expenses or for a rainy day. Below are some examples of how to save on energy costs and are taken from either [www.thesimpledollar.com/sever-monthly-bills-most-people-have-and-seven-ways-to-reduce-each-bill](http://www.thesimpledollar.com/sever-monthly-bills-most-people-have-and-seven-ways-to-reduce-each-bill) or [www.thesimpledollar.com/trimming-the-fat-forty-ways-wo-reduce-your-monthly-required-spending](http://www.thesimpledollar.com/trimming-the-fat-forty-ways-wo-reduce-your-monthly-required-spending)

Have you checked your house for cracks or leaks? What about windows or doors that aren’t air tight? If you address these issues, you will keep in more heat in the winter. Often times a simple do-it-your-self project may be the answer, but sometimes you may need to contact a professional to ensure this is being done correctly.

To keep the house cool in the summer, close the blinds or curtains on the side of the house where the sun is shining in. Reopen them when the sun moves.

In order to better regulate your heat or air flow, you could also install a programmable thermostat. You set it to the temperature you want. That way, you could have the house cooler in the daytime, if no one will be home, but set it to warm up about an hour before you plan to get back. You could lower the heat at night when you are snuggled under your covers.

Another energy saver is to use the LED light bulbs. They might not be perfect for every area, but certainly can replace bulbs in a closet or hallway. Use stronger bulbs where you need brighter lighting, such as in your kitchen or where you are studying.

Your water heater may be another energy sucker. Do you have the temperature set too high? It doesn’t need to be at the highest setting to being you the warm water you want. You could also try a water heater blanket, to keep the heat in. Keep in mind that this does not mean wrapping a regular blanket around the heater. There are specifically made water heater blankets. Remember to turn the water heater to the lowest setting if you are going to be away from home for any extended length of time.

Because we are so technically connected, we often forget that every appliance, cell phone, TV, or game system still draws energy as long as the cord is still plugged into an outlet. Unplug them whenever possible. You could use a power strip with a timer that switches off overnight, or perhaps all day when you are away from home.



**Getting through those long snowy days of January.**

If you are tired of shoveling snow, but more tired of looking at the mess in your kitchen, here are some great tips from <http://www.sheknows.com/home-and-gardening/articles/6420/52-ideas-to-organize-your-home-an-organizing-tip-a-week/page:2> to make a difference inside. Then, sit back with a hot cup of coffee or tea, and survey the new found elegance in your kitchen.

1. Organize your cabinets into several categories, such as plates, glasses, plastic containers, kid plates and sippy cups. Place the plates on one shelf, the glasses on another, and so on. This way, when you empty the dishwasher, you or other family members will always know where everything goes.
2. Group your foods together in the pantry — keeping like items together — for easy access and inventory assessment.
3. Put all those mix packets (gravy, Jell-O, sauces) in a basket on a shelf.
4. Buy a pretty spice rack that works best for your kitchen cabinets. Place frequently used spices on the front of the rack and all others toward the back — and alphabetize each set.
5. Dedicate one cabinet or drawer to all of those plastic and Tupperware containers. Purchase stackable containers to maximize your space.
6. Save your countertop space for items you use daily. Display only the cookbooks that you really use, and if possible, store your mixer/food processor, utensil holder, canister set, knife block, etc. in your pantry instead of on the counter.
7. If you have a collection of clipped recipes that are filling drawers and taking up countertop space, purchase a three-ring binder in a color that matches your decor, plastic sheet protectors (to protect your recipes), paper and a set of dividers with tabs. Glue each recipe onto a piece of paper (use the front and back of each piece of paper) and then place into a sheet protector. Categorize recipes (breakfast, dessert, etc.), label the tabs, and place the recipes in the binder. An additional tip: If you buy a binder that has pockets, store clipped recipes that you want to try in the pockets before adding them to your collection. If you're willing to bring tech into your kitchen, you also might buy a recipe collection app (or even just notation apps like Evernote) and transfer your recipes to that.
8. Reuse those mounds of plastic grocery bags at the market. You might save a nickel or so each at some stores, plus you'll cut down on waste. Better yet, try out some hip and handy reusable bags.
9. Get into the habit of cleaning out your refrigerator every time you bring home groceries. Dispose of old or inedible food and anything your family's just not going to eat.

**Where to put all those new clothes you received for the holidays!**

### The holidays are behind you now. It’s time to fit all those great new gifts and purchases into the limited closet space that you have. Here are some suggestions to make more room in your closet and to help you stay organized once you get things set the way you want them. All information comes from <http://www.sheknows.com/home-and-gardening/articles/6420/52-ideas-to-organize-your-home-an-organizing-tip-a-week>

1. Sort through, bag and donate anything you don't wear anymore to a local charity. This includes clothes that are no longer in fashion, no longer fit or you haven't worn in over a year. Also get rid of those worn-out and/or uncomfortable shoes you no longer wear.
2. Separate your clothes by season. If you have a tall closet with several rows of hanging rods, place the current season's clothes on the lowest level, and move out-of-season clothes up to the tallest rods.
3. Categorize your clothes by purpose: work, casual, cold- or hot-weather wear and formal.
4. Gather all of your unused wire hangers (remember Joan Crawford!) and take them to the dry cleaners to recycle.
5. Hang scarves on a hanger or scarf rack and belts and ties on hangers or racks.
6. Use a shoe rack to keep shoes organized. Recycle old shoeboxes that clutter the floor. (If your closet is small, you don't need to keep every pair of shoes in your closet all year long either.)
7. Install hooks on the closet wall to hang up hats, handbags and totes.
8. Store clothes that you want to save in a vacuum-sealed plastic bag. These bags compress the clothing, making it much easier to fit under the bed or in a closet. Save only the clothes that you think will be worn.

**More money saving tips**

In the last newsletter I presented tips on saving money through cutting down on your energy usage. This month I’ll share some ways to lower a mortgage payment and saving money while owning a car. Information for this article was taken from [www.thesimpledollar.com/sever-monthly-bills-most-people-have-and-seven-ways-to-reduce-each-bill](http://www.thesimpledollar.com/sever-monthly-bills-most-people-have-and-seven-ways-to-reduce-each-bill) or [www.thesimpledollar.com/trimming-the-fat-forty-ways-wo-reduce-your-monthly-required-spending](http://www.thesimpledollar.com/trimming-the-fat-forty-ways-wo-reduce-your-monthly-required-spending)

If you own your own home or are considering buying one, be sure not to get more house than you need. Sure, it would be great to have space for that “man cave” or craft room, but do you really need it? How soon will your student be leaving for college, the service, or a home of their own. Kids really don’t need to have their own room. When they go off to college or the military, they certainly will be sharing a space. Let them learn how to navigate shared space now. A smaller home means a smaller mortgage.

Do you have a space in your home you can rent out to a family member, friend, or college student? You could make some additional income if Uncle Pete lives in the basement. This is money you can use to pay down that mortgage faster.

Check with your lending institute and see if it would be beneficial to you to refinance your home. If you can get a lower overall interest rate, that would be helpful in the long run. Also, pay half of your mortgage payments every two weeks. The interest won’t build up as high and you actually get an additional payment in every year, which lowers your overall mortgage.



If you don’t want to worry about making your payment, set them up as an automatic deduction. Roll in your insurance and tax payments as well. Then you know you have the money when you need it.

Of course, if you are living in an expensive place or area, you might want to relocate. Going across town might not be difficult, but you might want to do some research about moving to another area of the country, if you can find employment or apply for a transfer.

Keeping your car in good shape is another way you can cut down on expenses. Make sure your tires are always inflated to the right psi. Don’t forget to get the oil changed regularly in addition to keeping your wiper blades working. If you can, fill up the gas tank when gas is cheap.

Check with your auto insurance people and your home owner’s insurance. Maybe you can bundle the services and save some money. Also, you might want to increase your deductibles on both policies, if you have money put away to cover emergencies.

Of course, if you don’t need a second car in the family, you could sell it. Can you arrange for carpooling to get to work or school? If you have access to taking the bus, see if it would be a better option for you than to own a car.

As always, use the suggestions that apply to you. You might want to keep this article someplace safe to refer to at a later date when you might be a home or vehicle owner.

1. Throw away old or unused items in your bathroom: makeup, lotions, old razors, sunscreen and perfume. Return old medications (including prescriptions) to your local pharmacy for safe disposal.
2. If you are out of space in your bathroom cabinets for towels, roll them up and display them in a decorative basket next to the shower or bathtub.
3. Install hooks on a wall or the back of your bathroom door for towels and robes.
4. Use drawer organizers for makeup, jewelry, ponytail holders and other loose items. (Plastic silverware trays found in the kitchen aisle are inexpensive and fit the bill.)



**Taming your bathroom clutter**

When you are ashamed to leave you bathroom door open for fear that something might escape, you may need to take some drastic measures to tame the mess. Try some (or all) of these ideas to declutter this common area. All examples are from <http://www.sheknows.com/home-and-gardening/articles/6420/52-ideas-to-organize-your-home-an-organizing-tip-a-week>

1. To organize countertop clutter, purchase a plastic tub with a handle on top. Place all of your accessories (such as hair spray and lotion) in the tub and place it under the counter. Take the tub out when you are ready to use it, and put it back under the counter when you are finished with it.
2. To organize your bathtub/shower, place your soaps, body wash, shampoos and conditioners in shower caddies. Many different kinds of organizers are available at both discount and department stores — including those that hang from the shower head pipe and others that have several shelves attached to a long pole you put in the corner of the tub.
3. To help keep your shower doors clean, buy a water squeegee (like you use on your windows) and keep it in the shower. When you are done taking a shower, just wipe down the doors with the squeegee for a clean and dry shower door. Many of the squeegees come with a hole in the handle, which is convenient for hanging it up in the shower with a suction cup.
4. Install a simple magnetic strip in your medicine cabinet and hang tweezers, nail clippers and scissors from it.
5. Store reading material in a decorative magazine rack. As you add new magazines, recycle or give away the older ones to keep the magazine rack from overflowing.
6. Place a shelving unit or étagère above the toilet for storing extra towels, washcloths and other accessories.
7. Put a clock in each bathroom so there are no excuses for being late.

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