

DOWNLOAD PDF HOW TO SAVE MONEY ON YOUR ELECTRIC, GAS, WATER AND TELEPHONE BILLS

Chapter 1 : How to save water and electricity | ASIC's MoneySmart

Lets face it: nobody likes paying high utility bills! The list includes inexpensive options as well as other suggestions that are more of an investment.

Share Do you want to know how to save money on electric bills? Read below to find out 10 tips to help you save money. Saving money can be difficult so you want to cut costs wherever possible to increase your savings. Lowering your electric bill can save a few dollars each month which adds up to extra money in your pocket. But how can we cut our electric bill without making major sacrifices or investing extra money to see some savings? Check out these 10 ways on how to lower your electric bills. They are simple things that everyone can do to save more money each month. Find out how to lower your electric bill without making major sacrifices savemoney Click To Tweet Heat, Air Conditioning or a combination of both will usually take up the majority of the cost of your electric bill. So, making some simple changes in this area can ensure that you are getting the most for your money and not spending extra money for nothing. You can also print out the free checklist to help you lower your electric bill. If you are wearing a sweater in your house in August because it is freezing in there, turn the thermostat up a few degrees and take off that sweater. On that note, if it is Winter and it is extremely warm in your home and you are walking around in light clothing, turn the thermostat down and put on some clothes. It will help you save money. During warmer months, use appliances like the clothes dryer, dishwasher and oven in the morning or evening when it is cooler outside. Your AC will not have to work as hard to keep your home cool than if you used them when outside temperatures are at their highest. Using fans in your home will help the air to circulate properly which puts less pressure on your AC or heat. If it is hot in the room, you want to push the hot air up and out of the room, so the fan should rotate in a counter-clockwise direction. If it is cold in the room you want to trap the heat in the room, so the fan should rotate clockwise. Proper air circulation means savings. They are pretty inexpensive and help to keep the heat out in the warmer months and during the colder months, saving you money all year round. Small changes can really add up over time. Certain appliances and electronics can use a lot of energy which will end up costing a lot of money. Here are a few things that can help you save a few bucks. Video game consoles, desktop computers and plasma TVs are some of the worst energy using offenders in most homes. Turning them off every time you leave the house or are not using them can be a pain but if you plug them into one power strip you can just flip one switch to turn them all off. At first it may be a chore to remember, but once you see the savings it will be worth it. I am guilty of leaving my computer on all the time because I hate waiting for it to re-boot when I need to use it. This is definitely a tip I need to work on! When you wash your clothes in hot water, the machine uses a lot of energy to heat the water. Wash on a cold cycle whenever possible for extra savings. Do not constantly open your oven door to check on the cooking process. If your oven door does not have a window, try to wait until closer to the end of cooking time to check on the food. Each time you open the door, while cooking, the temperature can drop up to 75 degrees and your oven needs to work extra hard each time to get the temperature back to normal. Each time the temperature drops, it costs you more money. This uses less energy than turning the lights on when using the bathroom or getting a drink of water in the middle of the night. Make sure the lint trap in your clothes dryer is clean before each use and do not overfill the dryer. A clean lint trap and proper size load allows air to flow and dry your clothes faster and more efficiently. At the risk of sounding like my parents, one of the easiest things you can do to lower your electric bill is to turn the light off every single time you leave a room. I cannot count how many times I have walked around the house turning off lights that were left on in empty rooms. Make it a habit for everyone in the house to turn off the lights every time and you will see the savings add up. This is something I am trying to teach my kids to do. They like to have every light on in our house! I put together a quick checklist so that you can mark off the items you are currently doing. It seems like every time you turn around, prices are going up. Bills are increasing and the cost of living is higher and higher. We need to find ways to cut costs and build our savings.

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These 10 ways on how to lower your electric bills are simple things that anyone can implement into their day to day lives to save some extra money each month. [More Ways to Save Money:](#)

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Chapter 2 : The best ways to pay bills - Money Advice Service

How to Lower Electric Bill: Save on electric water heating: Save up to \$25 a year Photo 1: Water heater timer A timer turns on the water heater only when you need it, so you don't waste electricity heating and reheating water that sits in the tank.

Best ways to save on gas and electricity? Ofgem Energy bills can be expensive, but there are a few things you can do to keep your costs as low as possible. Changing energy supplier is easy and can knock hundreds of pounds off your bills. If your landlord pays for your energy, they have the right to choose the supplier. Some tenancy agreements may have clauses about switching, but if you pay for your energy, you should be able to decide who to get gas or electricity from. Find out more on the Ofgem website. Pay by direct debit: It sounds obvious, but the less energy you use the lower your bills will be. There are plenty of tips and tricks you can use to cut your consumption. Make your home more eco-friendly: Switching gas and electricity suppliers - the basics? Find out more about this here. Changing energy supplier is easier than ever and can save you hundreds of pounds on your energy bills. A recent energy bill, or annual energy statement This contains details about your current energy plan, including how much you use and the name of your tariff. We suggest using sites that Ofgem recommends and that have been accredited with the Confidence Code. You can find a list of Ofgem accredited price comparison sites on the Ofgem website. If you live in Northern Ireland please use the Consumer Council opens in new window. Step 2 " Switch? Some price comparison sites offer rewards such as vouchers and cashback if you switch through them. Learn more about Finding the best deals with price comparison websites. What if I have a prepayment meter? You need to pay for energy before you can use it. That means putting money directly into your meter, using an electric or gas meter key, tokens or, in some cases, topping up online. You can find more information on getting the most out of your prepayment meter on MoneySavingExpert. Can I switch energy if I have a prepayment meter? Yes, many energy suppliers have a prepayment tariff, so you can compare these and pick the cheapest. All you need to do is choose a price comparison site on the Energy Shopping website and tell them you have a prepayment meter. Visit the Energy Shopping website. Your supplier might ask you to pay for your meter to be changed, or meet certain conditions, like not being in arrears for a period of time. Turn off the lights - when you leave a room. Fill up your washing machine, tumble dryer and dishwasher - one full load uses less energy than two half loads. Just boil enough for a cup of tea. Make your home more energy efficient? There are lots of grants available to help with things like: Improving your insulation; Upgrading your boiler and appliances; Installing solar panels or other renewable technologies. Get a free home energy check and save money on energy Find out what home improvements you need with a Home Energy Check from the Energy Saving Trust. What grants are you eligible for? To see what energy saving grants you could get, visit the GOV. Fixed price energy tariff vs variable rate energy tariff? With a fixed price energy tariff: But, if energy prices fall you might be stuck paying a more expensive rate. With a variable rate tariff: Your bills rise and fall based on whatever is happening in the energy market. But, if energy prices drop so will your bill. Struggling to pay your energy bills? They can help you work out exactly what you owe and might be able to work out a repayment scheme. Did you find this guide helpful?

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Chapter 3 : How to save money on gas and electricity bills - Money Advice Service

Love y'all (: Please note that my water and electric bill are on the same bill so when i say \$94 thats total between electric, water, sewage, trash, etc. Gas is the only separate bill that i have.

Are you being moved onto Universal Credit? Learn How to budget for a monthly benefit payment. How to pay bills on time It can be difficult to manage bills, especially if they are starting to pile up. Get a folder and keep your bills in it. If your bills are digital, put them in a file on your computer. Keep track of when they need to be paid. Need help managing your money? Try our free and easy to use Budget Planner. Choose a payment method that suits you. Direct debit is usually the cheapest and easiest way to pay bills, but there are other options. Find out more below. Check your bills regularly. You can check payments on your bank statements. Read more about how to deal with arrears below. Read our guide on How to save money on household bills , to cut hundreds of pounds off your bills. Ways to pay your bills? Try setting up a separate bank account for your bills and transfer the necessary amount in there as soon as you get paid. Direct Debit Paying by Direct Debit means your bills are paid on time, so you will avoid late-payment charges. Some companies offer discounts for customers who pay by Direct Debit. Pay online or phone banking If you bank online or by phone, you can pay your bills directly. Do you share responsibility for bills with your partner? Read more about managing money as a couple. By post you can often send a cheque for the bill amount to the address provided by the business. Be aware it can take up to five days for them to process the cheque and receive the money from your account. Post Office you can often pay a bill by cash or card at the Post Office. There can sometimes be a fee for using this service. Prepayment meter you can often pay a bill by cash or card at the Post Office. There can sometimes be a fee for using this service. Prepayment meter gas and electricity can be prepaid by topping up a key or a card which goes into your gas or electricity meter. Read more about prepayment meters. Are your bills getting on top of you? If you are having difficulty paying your bills, talk to the people you owe money to as soon as you can. They might let you make smaller repayments until your financial position improves. There are also many free debt-advice organisations that can help. Did you find this guide helpful?

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Chapter 4 : How to Save Money on Electric Bills

When it comes to saving money on your utility bills, identify the items in your house that use both water and energy. Dishwashers, washing machines, and water heaters are three major appliances that you may want to consider replacing with more energy- and water-efficient models.

Utilities are a staple of life. They ensure that your household functions properly and remains comfortable and livable. But utilities can be costly for homeowners, landlords and even renters. Yet what you pay depends on several factors, including the size and quality of your living space, the surrounding climate, and your usage patterns. For example, areas prone to extremes in temperature can lead to higher usage of air conditioning and heating systems. Areas where transportation and infrastructure costs are higher can see increases in utility prices, too. Utilities fall into six categories: What impacts the cost of utilities? These factors can affect the average household utility cost: Your use of resources: Your average utilities cost depends on your use of electricity and gas. Installing a smart thermostat in your home is one convenient way to manage your utility usage. Many of these smartphone-controlled devices let you view your weekly or monthly usage history, which gives you a clearer picture of how often your heating and cooling systems are turning on and off. This helps you see opportunities to raise or lower your thermostat at certain times of day - or turn the system off completely - to save money. How energy efficient your home is: Insulation and windows make a big difference in the average utilities cost in a home. Old, single-pane windows can also be drafty and contribute to heat loss. Size of your home: For example, spaces with open floor plans generally cost more to heat and cool than homes that are more compartmentalized with separated areas. How much are utilities in non-energy areas? Curbside trash and recycling services are often included in city or town fees. How to save money on utilities The U. Department of Energy offers tips about ways to save on energy costs. When buying new models, look for the Energy Star label. Energy Star appliances meet or exceed the federal minimum standards for energy efficiency. Energy Star appliances show their annual energy consumption on their packaging, which lets you compare appliance energy costs. Consider replacing windows with double-pane windows or installing storm windows in winter. Switching to smart bulbs is another option that can save on energy costs. Knowing average household utility costs can help you reduce your use of energy and save money. Of course, there are other factors that go into home ownership and maintenance. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Discounts may not be applied to all policy coverages.

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Chapter 5 : What is the Average Cost of Utilities? - Nationwide

Tips to reduce your electricity, gas and water bills. Electricity bills have been skyrocketing. In winter, many people are afraid to turn on their heaters because the bills have been in the thousands.

That can be an especially hard pill to swallow when times are tight – especially with gas prices rising. This issue hits close to home for me as well. So what can you do to reduce your utility bill without being forced to move? Well, according to Energy Star, half of all the energy we use in our homes goes toward heating and cooling. A significant amount goes towards water as well. Ways to Save on Utilities in Your Home 1. Add Attic Insulation According to the U. So, out it floats. I have zero home improvement skills and I added a ton of insulation to my own attic last year. Did it make a difference? You bet it did. And adding the insulation was very easy to do. There are tons of DIY tutorials that will coach you through the process. Apply Weather Stripping Weather stripping is very easy to install, and it will make a big difference in keeping out drafts. Before I applied my own weatherstripping, I could literally feel a cold wind coming in through both my kitchen doors. Now, however, the outdoor air stays out. In addition, weatherstripping will help you keep out rain and prevent the inside air from escaping. Just make sure you get specialized outlet and switch plate seals, which can be found inexpensively at any hardware store. I keep my house at 55 degrees at night, and 64 degrees during the day during the winter months. I live in Michigan, and I stay comfortable in this range. For more tips, here are some cheap ways to keep warm in the winter. Is your house empty during the day? Install a Low-Flow Shower Head Did you know that many older shower heads put out gallons of water per minute? The low-flow shower head I use puts out a mere 1. And I still get awesome, forceful showers. Low-flow shower heads really run the gamut on price: This is another really simple project that can pay off big over the long run. But what happens when we wash on cold? When you use cold water to wash, you just use energy to run the machine – about. We went from burning the equivalent of gallons of gas using hot water, to burning just 8 gallons on cold. Pack the Dishwasher When you use the dishwasher, never ever run a half load. Pack that baby to the brim! Want to save even more? Buy Energy Star Appliances Energy Star rated refrigerators, washers, furnaces, and water heaters use a fraction of the energy their non-rated counterparts use. If you want to save on your utility bills, always look for the Energy Star logo first when buying large appliances. I rarely use my oven anymore because my toaster oven is just so much more handy. It also leads to much quicker cooking time since toaster ovens have less area that they need to heat. Microwaves also use a fraction of the energy as compared to your oven or stove top. Whenever you can, heat things up in the microwave to save energy. Final Word When it comes to saving money on your utility bills, identify the items in your house that use both water and energy. Dishwashers, washing machines, and water heaters are three major appliances that you may want to consider replacing with more energy- and water-efficient models. Also, remember that your air conditioning and heater usage is the biggest game changer when it comes to your utility bill. There are many more ways to save money on your utility bills. Do you have any additional tips or strategies for saving on utility bills? Please share in the comments below.

Chapter 6 : The Top 13 Ways To Save Money On Your Utility Bills

You could save money on your bills by opting to switch from prepayment, cash or cheque payment methods to a monthly or quarterly direct debit. Most suppliers offer a discount if you opt to pay by direct debit, and it can help you avoid missing payments.

Chapter 7 : Save Electricity And Save Money - Which?

How to save money on gas and electricity bills Are you wasting cash on your energy bills? It only takes 20 minutes to

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check, and it could save you up to Â£ a year.

Chapter 8 : How to Save Money on Electricity - wikiHow

I just read your article on How To Save Money On Your Electric Bills. Referring to #5 of your article there is a product that helped us stop the problem of leaking electricity. As you know appliances that have a timer, clock, light, remote, charger, adapter, leak electricity even when in the sleep mode.

Chapter 9 : Can a Hot Water Heater Blanket Save You Money on Your Energy Bills? - Modernize

Add to that water shortages in many regions of the country that forced strict water use restrictions, and homeowners have plenty of incentive to save money on their utility bills any way they can.