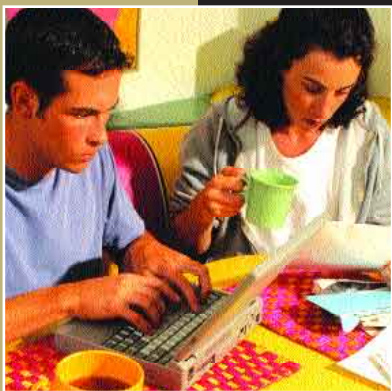


SAVE ENERGY, SAVE MONEY



Consolidated Credit Counseling Services, Inc.
5701 West Sunrise Boulevard
Fort Lauderdale, FL 33313
1-800-210-3481
www.ConsolidatedCredit.org

Congratulations on taking this important step to a brighter financial future. Consolidated Credit Counseling Services, Inc. has been helping Americans across the country solve their credit and debt problems for more than a decade.

Our Educational Team has created over twenty publications to help you improve your personal finances. By logging on to www.ConsolidatedCredit.org you can access all of our publications free of charge. We have the tools to help you become debt free, use your money wisely, plan for the future, and build wealth. The topics Consolidated Credit addresses range from identity theft and building a better credit rating to how to buy a home and pay for college. On our web site you will also find interactive credit courses, a "Best of the Web" debt calculator, a personalized budgeting tool, and much more.

We are dedicated to personal financial literacy and providing a debt-free life for Americans. If you are overburdened by high interest rate credit card debt then I invite you to speak with one of our certified counselors free of charge by calling 1-800-210-3481 for free professional advice. We also have partnership programs available where groups, businesses, and communities can hold financial workshops and receive free money management guides and workbooks like the one you are reading now. Please call 1-800-210-3481 if you would like to discuss pursuing a personal financial literacy program.

Sincerely,



Gary Herman
President

Consolidated Credit Counseling Services, Inc.

Did you know that the average U.S. family spends close to \$1,300 a year on energy bills? That's according to the Department of Energy (DOE), which warns that, unfortunately, a lot of that energy is wasted.

Following are tips for cutting energy costs in your home. With changes, you may be able to save a little money, or perhaps even cut your energy costs in half! Best of all, many of the tips in this booklet won't cost you a penny.

If you have a family, energy conservation can be a great family project, offering you a terrific opportunity to teach your kids about budgeting and the wise use of natural resources. You can even turn it into a contest and try to get your family to cut energy costs by a certain amount for several months. The savings can go toward a family outing or purchase. Get creative!

Heating and Cooling Your Home

Heating is the largest energy expense in most homes, accounting for almost two-thirds of annual energy bills in colder areas of the country, according to DOE. Here are some ways to keep your house comfortable without draining your wallet:

Insulate: Want to cut your heating and cooling needs by up to 30% and make your home more comfortable in the process? That's what proper insulation can do for you. Attic insulation is usually the most effective because the attic is one of the largest sources of heat gain.

Insulation is measured in R-values. The higher the R-value, the better your walls and roofs will resist the transfer of heat. Learn how much insulation you should have for your home (based on your zip code and other information about your home) at <http://homeenergysaver.lbl.gov/hes/makingithappen/tips.html>

If you do need more insulation, your electric company may provide rebates or incentives for adding insulation to your home. At a minimum, it often will provide a list of qualified contractors in your area. Contact your local electric company for more information.

Plug The Leaks: Money could be leaking right out of your doors and windows if you have cracks or holes that lead outdoors. You can test this by using a lit incense stick on a windy day. Hold it in front of windows, doors, electrical boxes, plumbing fixtures, electrical outlets, ceiling fixtures, attic hatches, or anywhere else that air may be leaking outdoors. If the smoke is moving sideways instead of upward, you probably have a leak. Caulking or weatherstripping can make the area airtight and save energy. You can also purchase inexpensive foam insulation that can be sprayed into cracks.

Don't Forget: If you have a fireplace, make sure the damper is kept closed when it's not in use.

Free Is Good: Many local power companies offer a free energy audit where they will come to your home and suggest ways you can save energy. Ask!

Time It Right: Get a thermostat that you can program to adjust the temperature at certain times when your need for heating or cooling isn't as great. For example, if you are at work during the day, you can set the daytime temperature higher (in the summer) and cooler (in the winter). Same thing goes at night when you are sleeping. (Just don't program large changes in the temperature or the system will have to work too hard to get the temperature up or down at those times.) Also be sure to keep lamps and other heat producing appliances away from the thermostat, or it will result in a misreading of the air temperature.

Cycle Off: Some electric companies will give you a discount if you allow them to briefly cycle off your heating or air conditioning during peak times of the day. Other electric companies charge less for electricity used during "off peak" rather than "peak" times. You can time tasks like drying clothes or running the dishwasher for those times. Ask your energy company for details.

Get Sneaky: Try adjusting your regular home temperature by a degree up or down (depending on the weather) until you get used to the new warmer or cooler air. Then try another degree the following week, and so on, until you're really uncomfortable.

Come Clean: Regularly clean the air conditioning coils as well as the air filter for your air conditioning and heating units.

Go With the Flow: Most experts don't recommend just closing off the heating or cooling vents on rooms you don't use to save energy. Doing so can actually make your system work less efficiently. If you

have areas of the house you don't use, talk with a qualified contractor about "zone" heating or cooling. Your current system may be able to be modified to allow you to reduce or increase heating and cooling in certain parts of the house.

Make Shade: Shade can block direct sunlight from sunny windows and significantly cool your home (as much as 20 degrees in summer!). Try planting trees or using window awnings to reduce bright sunlight. Also plant trees or shrubs to shade your air-conditioning units (be careful not to block airflow). You can save 10% of the unit's electricity cost this way!

Be Window Wise: A lot of energy can be leaked through inefficient windows. To make your current single pane windows more efficient, install storm windows, which are an extra pane of glass or plastic added to a window to reduce air infiltration and boost the insulation value of a window. Energy efficient double pane windows are more expensive, but can pay for themselves over time.

If you can't afford new windows, and your house gets cold in the winter, you can buy inexpensive plastic sheeting that can be installed over windows in the winter, usually by using a hair dryer to "seal" the plastic to the windows. In the summer, use shades and drapes to help block out sun.

Install Ceiling Fans: When properly purchased and installed, ceiling fans can make a warm room seem cooler in summer, and warmer in winter. They are very inexpensive to use. Make sure you buy the right type and size for your room. The greater the angle of the blade, the more

efficient the fan will be. Blades at angles of more than 12 degrees are more efficient. For more information on selecting a ceiling fan, visit the American Lighting Association's website at www.americanlightingassoc.com

Easy Does It: While kitchen and bathroom fans are good for reducing moisture, then can also pull air out of the house very quickly. So use them when you need them, but turn them off as soon as you are done with them.

Bounce It Back: A light colored house will reflect heat, while a dark colored one will absorb it. Because roofs are almost always dark-colored (and absorb heat), there are several roof treatments that can be used to reflect heat, including an asphalt-based coating that contains reflective glass fibers and aluminum particles, and a radiant barrier of aluminum foil that can be installed on the underside of your roof. Reflective window coatings can also reduce the amount of heat absorbed into your home.

Appliances

Clothes Washers and Dryers

Stay Cool: Wash as much clothing in cold water as possible. Most clothes don't need to be washed in hot water to get clean.

Make It Quick: You probably do not need to run your clothes washer for the full cycle. A 5-6 minute washing cycle will work fine for most daily loads (and make for less wear and tear on your clothing). Also,

towels used to dry off after a shower probably don't need to be washed more than once a week since you are clean when you use them.

Stay Clean: Clean the dryer lint screen every time you use it, and also check the hose that connects to the wall periodically to make sure lint hasn't accumulated there. Not only can you save money, but you may prevent a fire as well.

Hang It Up: Install a clothesline to dry (or partially dry) clothing when the weather is nice. As an added bonus, your clothes will have a fresh smell!

Don't Skimp: When you do use the dryer, make sure you have a full load of clothes. It will actually take clothes longer to dry if you use a small load.

Get the Best: When you do buy a new washer, choose an energy efficient front-loading model to conserve water.

Dishwashers

Air Dry: Run your dishwasher right before bed and open the door so it will air dry overnight.

Fill It Up: Run the dishwasher only when you have a full load. (It's usually cheaper, by the way, to run a fully loaded efficient dishwasher than to wash a comparable amount of dishes by hand.)

Refrigerators

Come Clean: Clean the refrigerator coils periodically (check your owner's manual). Also make sure your refrigerator is defrosting properly or it will take more energy to keep cool.

Fill It Up: A full refrigerator and freezer are more energy efficient. Keep yours full or use gallon jugs of water to take up unused space.

Trash It: An old refrigerator may be an energy hog. Consider whether the cost of a refrigerator in the garage, for example, is worth the cost. Also check for leaks by closing the door on a piece of paper. If it pulls out easily, the seal is probably worn. When you do buy a new fridge, choose an energy efficient model.

Water Heater

According to the Department of Energy, heating water accounts for about 14% of your utility bill. Here are some tips for cutting that expense:

Go Low: Turn down your water heater thermostat to 120 degrees (unless your dishwasher requires a higher temperature).

Wrap It Up: Use an insulation blanket on your water heater.

Time It Right: If you use hot water at fairly regular times during the day (early morning and evening, for example) install a timer that will

allow you to turn off the hot water heater during times when you aren't likely to use it. Hot water will still be stored in the tank for use during the times it's turned off. If you need more, for showers or the dishwasher, you can just turn the hot water heater on ahead of time.

Invest In The Best: Consider a new energy efficient water heater if yours is old. Tankless water heaters are especially efficient because they heat water as it passes through the appliance. They only heat water as it is needed and don't take time to reheat water.

Conserving Water

Whether you live in a part of the country where water is plentiful or not, it's still a good idea to preserve this natural resource.

Water Wisely: If you must water your lawn or outdoor plants, always do it in the early morning or late evening. Water during the heat of the day and as much as half of the water from the sprinkler will water the air! Mulch trees and plants so you won't have to water them as often to help them stay healthy.

Watch the Grass Grow: Put off mowing the lawn long enough to allow a taller base of grass to grow, then set your mower for a higher cut. Longer grass will retain moisture better, and will actually look – and be -- healthier.

Go Local: Instead of landscaping, try xeroscaping – using native plants and trees, especially drought-resistant varieties, to save water.

Try Low Flow: Energy-saving low flow showerheads can pay for themselves in just a few months. Invest in a good quality one (around \$35) or you may be disappointed with the results. Got kids who love to shower for hours? Get a timer to tell them when shower time is up.

Shut It Off: Turn off the water when you're not using it – when you're brushing your teeth or shampooing your hair, for example.

Lighting

Use Fluorescents: Compact fluorescent bulbs cost more but can save money in the long run, and last much longer. In fact, replacing just 25% of the lights you use often with fluorescents can cut 50% off the portion of your energy bill you spend on lighting.

Turn Them off: Turning lights off when you leave the room will save electricity and money.

For More Information on ways to cut your energy bill, contact your local power company, and visit the Department of Energy's Home Energy Saver website at ww.homeenergysaver.lbl.gov.

About Consolidated Credit Counseling Services, Inc.

Consolidated Credit Counseling Services, Inc. is a consumer oriented, nonprofit, public education organization. We are an industry leader in providing credit counseling and debt management services throughout the United States.

Our mission is to assist individuals and families end financial crises and help them solve money management problems through education, motivation, and professional counseling.

We are dedicated to empowering consumers through educational programs that will influence them to refrain from overspending and abusing credit cards, as well as to encourage them to save and invest. We sponsor local free seminars that are also available to any group or organization that requests our educational services.

Our professionally trained counselors have assisted thousands of families across the United States. Regardless of whether your financial problems are due to the purchase of a new home, birth of a child, major illness, or any other circumstance, we can help.

Our organization is funded primarily through voluntary contributions from participating creditors. Our programs are designed to save our clients money and liquidate debts at an excellent rate.

Consolidated Credit Counseling Services, Inc. is a member of the Better Business Bureau, the United States Chamber of Commerce, the Greater Fort Lauderdale Chamber of Commerce, the Association of Independent Consumer Credit Counseling Agencies, and the International Credit Association.

About the author

Gerri Detweiler is Consolidated's educational director. She has written numerous books including The Ultimate Credit Handbook, which was featured in Money magazine as one of the five best new personal finance books of the year when released. Gerri has been quoted in thousands of publications including The New York Times and The Wall Street Journal. She co-hosted an award-winning syndicated financial radio program, and has been a guest on The Today Show, Dateline NBC, the CBS Evening News, and CNN. Gerri has testified before Congress and lobbied on behalf of consumers protection measures. She is the former executive director of Bankcard Holders of America, as well as a policy director for the National Council of Individual Investors. She has also served on the Board of Directors for the National Coalition for Consumer Education as well as Experian's Consumer Advisory Council.



You can be **debt free**



There is help waiting for you now.

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- Consolidate credit card bills into one lower monthly payment.
- Pay off your debt in half the time.
 - Save thousands of dollars.



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www.ConsolidatedCredit.org • Email: counselor@ConsolidatedCredit.org