



Smart Ways to **Save on Utilities** This Winter

As temperatures drop and holiday lights go up, it's easy for utility bills to climb higher than expected. But with a few simple adjustments, you can keep your home cozy and your budget in check this winter season. Here are some practical ways to save on utilities while staying comfortable and festive.



1. Seal the Leaks

Drafty windows and doors can let out warm air and let in the cold. Add weatherstripping, door sweeps, or a bit of caulk to stop heat loss and make your home more energy-efficient.

2. Adjust the Thermostat

Lowering your thermostat just a few degrees when you're asleep or away can make a big difference. Smart thermostats make it easy to automate your settings and track energy savings.

3. Let the Sun In

Open curtains on sunny days to naturally warm your home. Close them at night to keep the heat inside. It's a free, simple trick that adds up over the season.

4. Upgrade to LED Holiday Lights

LED lights use up to 80% less energy than traditional incandescent bulbs—and they last longer too. Set them on a timer so you can enjoy the glow without running up the bill.



5. Use Energy-Efficient Appliances

From space heaters to kitchen gadgets, look for ENERGY STAR® labels when purchasing or replacing appliances. They use less power and work just as well (if not better).

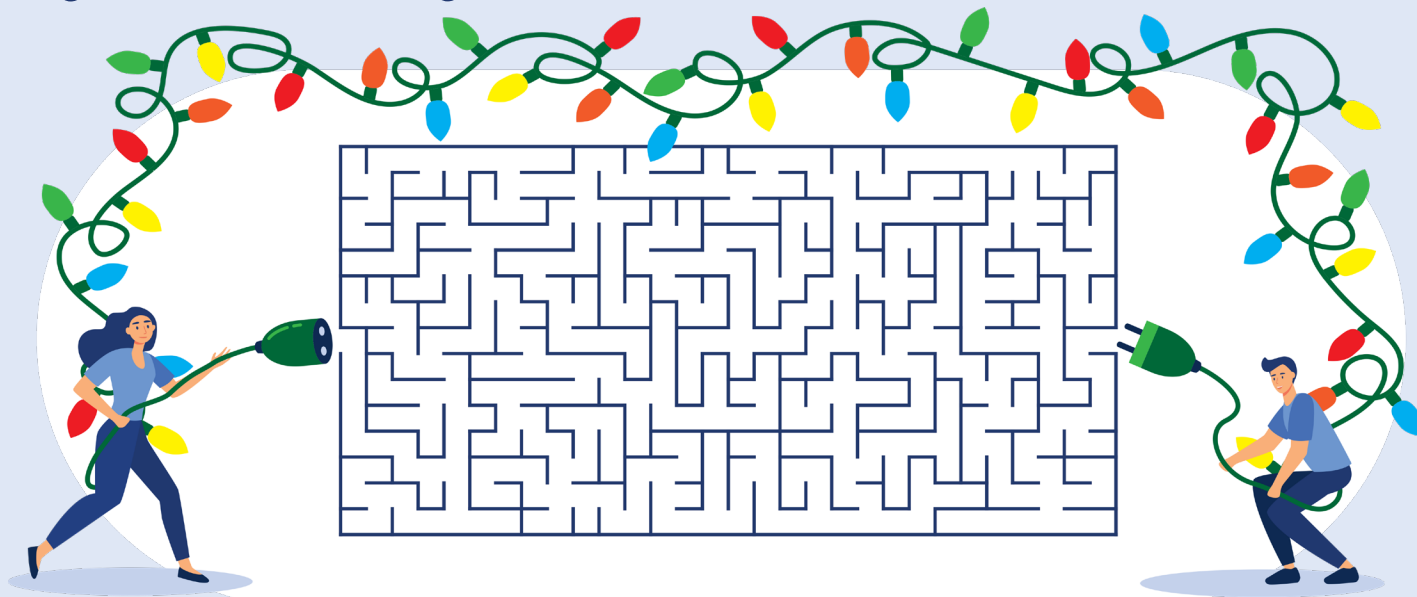
6. Be Smart About Hot Water

Lower your water heater temperature to around 120°F and insulate the tank if possible. You'll save energy while still having plenty of hot water for showers and holiday dishes.

With a few mindful changes, you can enjoy a warm, bright, and budget-friendly winter season.

Light the Holidays!

Can you help the plug reach the outlet to turn on the holiday lights?



Shop Smart and Stay Safe Online

Holiday deals are everywhere—but so are online scams. Keep your information secure with these quick tips:

- Shop trusted sites. Stick to well-known retailers and make sure the web address starts with <https://>
- Use strong passwords. Avoid reusing passwords across different sites.
- Skip public Wi-Fi. Shop only on secure, private connections while shopping.
- Watch your statements. Check bank or credit card activity regularly for unusual charges.
- Watch Out for Too-Good-To-Be-True Deals. Scammers often lure shoppers with huge discounts or limited-time offers. If a deal seems unbelievable, it probably is.

A little caution goes a long way in keeping your holiday shopping merry—and safe!



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