



MEMBERS 1st

Community Credit Union

Financial Wellness Series

Heatwave Hacks: Cost-Effective Ways to Reduce Your Energy Bill



Summer is summering, and we all know that cranking up the AC can lead to sky-high energy bills. According to recent reports, the average energy bill for Americans in August can reach \$200, driven largely by the need to keep our homes comfortable. Beyond fans and blackout curtains, there are a few other easy, budget-friendly hacks to stay cool without hurting your summer budget.

Use Appliances Wisely

Your oven and dryer are like mini heat machines that can make your already hot home feel even hotter. Try to use them during the cooler parts of the day, like early morning or late evening. And whenever possible, embrace fresh summer meals that don't require an oven or stovetop and consider letting your clothes air-dry.

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Wednesday, August 14
1:00-2:00 CST

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Wednesday, Sept 25
12:00-12:45 CST

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Insulate and Seal

Proper insulation and sealing can keep the cool air in and the hot air out. Check for drafts around doors and windows and seal any gaps with weatherstripping or caulk. Insulating your attic and walls can also make a big difference in keeping your home comfortable and energy efficient.

and tools to enable a better understanding of money for a healthy financial life.

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Smart Thermostat for the Win

If you haven't already, consider investing in a smart thermostat. These devices learn your schedule and adjust the temperature accordingly, ensuring you're not cooling an empty house. Plus, you can control them remotely via your smartphone, so you can turn up the AC just before you get home without leaving it running all day.

Unplug and Save

Did you know that many electronics and appliances still draw power even when they're turned off? It's called "phantom load," and it can add up over time. Unplugging devices when they're not in use or using a power strip to turn off multiple items at once can help you save a bit on your energy bill.

Go Green with Indoor Plants

Want a great reason to indulge your green thumb this season? Believe it or not, indoor plants can help cool your home. Plants release moisture into the air through a process called transpiration, which can help lower the temperature; not to mention the more obvious benefits of making your space look great and improving air quality.

DIY Air Conditioner

If you're feeling crafty, try making your own air conditioner with a few simple supplies. All you need is a fan, a shallow pan or bowl, ice, and a bit of creativity. Place the ice in the pan and set it in front of the fan. As the fan blows over the ice, it will create a cool breeze that can help lower the temperature in your room. It might not be as powerful as a traditional AC, but it can offer relief in a pinch.

Close Off Unused Rooms

If there are rooms in your home that you don't use regularly, close the doors to keep the cool air concentrated in the areas where you spend the most time. This can help your AC work more efficiently and cool your home faster.

Energy-Efficient Lighting

Traditional incandescent bulbs can generate a lot of heat. Switching to energy-efficient LED bulbs can reduce the amount of heat in your home and lower your energy consumption. They also last longer, which means fewer trips to the store and more savings in the long run.

Reach Out for Help

If you're struggling with your energy bills, don't hesitate to seek support. Many utility companies offer assistance programs so find out what's available in your area. You can also connect with our certified financial experts at [GreenPath Financial Wellness](#) for tips and advice on budgeting and managing your finances this summer and beyond.

MEMBERS1st has partnered with GreenPath to equip you with the tools you need for financial success. It's free, confidential, and no pressure!

[Learn more about GreenPath on our website!](#)



MEMBERS1st Community Credit Union

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