

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union.

## **Ways to Lower Your Heating Bill**

When it's cold outside, you probably want to stay warm inside. It can be expensive to heat your home, especially with extremely low temperatures. Instead of paying more for fuel or electricity, make some easy changes to your home or habits, and save some money. Here are a few tips to lower your heating bill.

### **Eat at Home**

Having a meal at home instead of dining out can save you money, but it can also save energy. If you're cooking at home, the heat coming from your appliances can warm your other rooms. If you enjoy baking, leave your oven slightly open after you turn it off to allow the excess heat to flow out into your home. The overall temperature will rise and your heating unit won't have to kick on. You will have a comfortable temperature for a bit. This isn't a long range solution, and you should never use your oven as a heater, but the residual heat after you've baked or broiled something can be useful to warm your home.

### **Use the Sun**

Don't underestimate the amount of heat you can get from the sun, even in winter. During the daytime, open up any shades or curtains to allow the sun's warmth to enter your home. Even if the temperature outside is low, the sun will do a good job of heating your home. When the sun goes down, close the shades back up. This will provide an extra layer to keep the heat in. Your insulation will also maximize the heat trapped in your home. Look at your doors and windows and make sure they are set up to keep the heat in. A lot of people will cover their windows with plastic or purchase window insulation kits. They aren't expensive, they're easy to use, and they will save you money.

### **Lower Your Thermostat**

This one might seem obvious, but it's also the most forgotten. When you're getting ready to leave in the morning, turn down the heat. No one is there to keep comfortable, and as long as you keep it to a reasonable level, your pipes will be safe. It's also a good idea to lower the heat just before bed. If you have blankets to keep you warm, there's no need for your heater to do the extra work. If you are traveling this winter, lower your thermostat while you're not at home and save your money while on vacation!

### **Rearrange Your Space**

One of the most important things to be aware of when heating your home is airflow. Move your furniture around to create the best path for heat to disperse. Check to see if any furniture is blocking heating vents. If they are, arrange them so there is plenty of space and the vents are exposed. Clearing the way for the heat to travel will raise the temperature of your space. This is something you can do that doesn't cost you a dime. It is also a great seasonal habit that will freshen up your home and give you a chance to make décor changes that are not only heat efficient, but attractive to the eye.

Don't just think about saving during winter, think about saving every day! Start off 2024 with a plan to save for your future and open an Individual Retirement Account (IRA). An IRA with SeaComm allows you to save for retirement with tax-free growth. There are no monthly fees, no minimum balance requirements, and dividends are paid out on a monthly basis. For more information, visit your local SeaComm branch, or go to [seacomm.org/ira.html](https://seacomm.org/ira.html).

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!