



## Winterize Your Wallet: Tips to Save Money During the Coldest Months

With hot cocoa and fuzzy sweaters, the winter months can be warm and cozy. But they can also be very costly, too. Rising energy bills and leftover holiday debt can cause your savings to dwindle. However, there are a few practical tips to help you stay warm and comfortable without breaking the bank this season.

**Heating Hacks.** Instead of cranking up the temperature on your thermostat, dress in layers with a cozy sweater, thick socks, and a warm blanket. Use weatherstripping around windows and install draft guards at the bottom of exterior doors to prevent drafts and heat loss. Invest in a programmable thermostat to optimize heating schedules, automatically adjusting temperatures while you're away or asleep overnight. And open curtains during the day to let in natural warmth and close them at night to add another layer of insulation.

**Adopt Energy-Efficient Habits.** Reduce water heating costs by taking shorter or slightly cooler showers. Avoid running your dishwasher until it's full, and only use the washing machine when you have a full load. Try air-drying your clothes instead of using the dryer. Unplug appliances and electronics when you're not using them. Even when turned off, many devices still use energy. Along the same lines, turn off the lights when you leave a room. Open your curtains and blinds during the day to let in natural light whenever possible.

**Shop Smarter.** Look for deals, discounts, and coupons. Set a budget to determine how much you can afford to spend and then stick to it. Avoid impulse purchases at the grocery store by making a shopping list and planning your trip. It's wise to stock up on pantry items when they go on sale. And don't shop hungry! For larger items, read reviews from other customers before you buy to help you make an informed decision. Then, compare prices amongst stores to get the best deal. Don't be afraid to ask for help. If you have questions, just ask a store employee – They're the experts.

**Winter Fun on a Budget.** Enjoy free or low-cost winter activities like sledding, ice skating, or hiking in the Metroparks. Stay in and spend quality time with your loved ones by having a movie marathon or game night. Avoid dining out and cook satisfying meals at home instead. Prepare hearty soups, stews, and casseroles that leave plenty of leftovers for a second meal.

By implementing these simple tips, you can significantly reduce your winter expenses and save money without sacrificing comfort. Remember, small changes and smarter habits can add up to big savings!