

4 Ways to save Money on your Utility Bill

1. Install an Irrigation Meter

Do you know that you are charged twice for the water you use every month -- once to pump it into your house and again to pump it out as sewage?

The assumption is every gallon of water that you run out of your faucet is going to go back down the drain. But if you use water to irrigate your lawn or garden, that water never makes it into the sewer system.

To save money by making sure you're only paying for the sewer capacity you're using, many utilities offer the option to get a separate meter to measure water usage for irrigation, swimming pools and other outdoor uses. Once installed, the meter will be read every month by your utility company and its reading subtracted from your sewage bill.

The meter will cost you several hundred dollars upfront. But since you'll no longer be charged for sewage capacity you're not using, it should pay for itself within a few years, especially if you use a significant amount of water in the yard.

2. Do a Nightly Energy Sweep

We all have left fans, lights or appliances on at night while we sleep, but doing so wastes increasingly expensive energy.

To save money, do a nightly sweep through the house to make sure all your electric devices are turned off before you go to bed. It may be a pain, but the savings from simply turning everything off can add up quickly. It takes about \$9 per year to run just one compact fluorescent lightbulb through the night, \$21 for a conventional bulb and \$35 for a big ceiling fan on high, according to the energy calculators at Michael-Bluejay.com.

3. Use Reusable AC and Furnace Filters

How many times have you put off changing out the filter on your heating, ventilating and air-conditioning system because you didn't want to buy a new filter?

Problem is, waiting a long time to change your filter makes your HVAC system less efficient and costs you more in electricity. Dirt and neglect can even cause your expensive HVAC unit to die an untimely death, said Maria Vargas, spokeswoman for the EPA's Energy Star program. Instead, spend a little more to get a reusable filter than you can simply hose off when it gets clogged up with dust and other particles.

Using a permanent filter, you'll save money in the long run, cut your utility bill and prolong the life of your HVAC unit. If the disposable AC filters that must be changed every three months are around \$4 each, you can recoup the \$20 to \$40 cost of a permanent filter in as little as 15 months.

4. Don't Let Cash Slip Through the Cracks

When you add up the cumulative effect of all the small leaks in your home, it has the effect of leaving a window open all year long, the EPA's Vargas says.

To save money, you can use inexpensive expanding foam or caulk available at your local hardware store to seal cracks in the following areas where cold or warm air typically escapes. Those places include: around windows and doorframes; and around the holes in walls where pipes enter and exit your home.

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This article is part of a Yahoo series related to being "Financially Fit."

