

Money for Life

July 2005

Dear Readers,

As the mercury rises, so can the costs of keeping your home cool. If cooling costs have you in a sweat, the Federal Trade Commission has some tips to help you save money while keeping your home cool this summer.



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Energy Audit



An energy audit can help detect waste and gauge the efficiency of your current cooling system. Your utility company may offer free or low-cost energy audits, or you can conduct your own. The U.S. Department of Energy (DOE) and

U.S. Environmental Agency (EPA) offer tips and checklists at www.homeenergysaver.lbl.gov

The home "walk-through" can help you spot areas that need attention or problems that, if fixed, could save you money. For example:

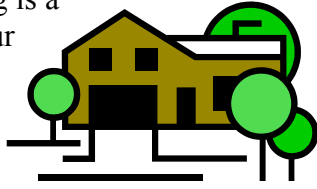
- Check your attic, attic stairway, attached garage walls and basement to make sure your home is insulated to DOE-recommended levels for your geographic area. When inspecting and buying home insulation products, look for the R-value. The higher the R-value, the greater the insulating power.

- Have your central air conditioning (AC) system serviced each spring. Your utility company may provide this service.
- Hire a professional to seal and insulate leaky ducts, and to ensure that the airflow distribution system serving your equipment is operating at peak efficiency.
- Clean or replace AC and furnace filters once a month or as needed, and seal holes around plumbing and heating pipes.
- Install a programmable thermostat. You can save money by keeping your house warmer than normal when you're out, and keeping the setting at 78 degrees when you're home.
- Install drapes, shades, blinds or another window covering. Keeping them closed during the day blocks the sun and the heat from the sun's rays.
- Consider replacing single-pane windows with double-pane windows with high-performance glass. Look for low-emissivity (low-e) or spectrally selective glass. In warmer climates, select windows with spectrally selective coatings to reduce heat gain. In colder climates, select windows that are gas filled with low-e coatings on the glass to reduce heat loss.



- Open your foundation vents each spring if your home has a crawl space under it.
- Install ceiling fans. The air circulation promotes cooling in the summer and heating efficiency in the winter.
- Prune back shrubs and remove debris, like grass and leaves, that may block airflow to your air conditioner.

- Plant a tree. Landscaping is a natural way to shade your home. Well-placed trees and shrubs not only deliver shade, but also add value to your property.



- Shade room air conditioners from direct sun to reduce their workload. Clean the filters once a month and replace them as necessary to promote energy efficiency. Lower the setting when you go out to reduce operating costs.
- Apply a reflective coating to your roof. Dull and dark-colored home exteriors absorb 70 to 90 percent of the sun's energy. Light-colored surfaces reflect most of the heat away from your home.

Purchasing an AC System

If you're buying a new air conditioning system, make sure it is sized correctly (bigger is not always better) and installed properly for cost-effective use. When selecting a new unit, be sure to consider high-efficiency models. While energy efficient

appliances may cost more up front, they may save you money in the long run. To compare models, check the black and yellow EnergyGuide labels, which the FTC requires on most major appliances, including central and room air conditioners. The labels provide useful information about products' energy efficiency and estimated annual operating costs. Air conditioners with higher energy efficiency ratios are more energy efficient.

Financial Strategies

Ask your utility company about a budget billing plan to protect against sudden or unexpected price increases. Your provider takes the amount of energy you use during one year and divides your monthly payments into equal parts. At the end of the season, you pay any outstanding balance or your provider credits any overpayment to your next monthly bill.

If you're on a fixed income and have trouble paying your utility bills, contact your utility company. They, or your state or local government, may have energy assistance plans to help you pay your energy bills.



Be wary of devices, gadgets and energy-saving products that promise drastic reductions in home cooling costs or extreme energy savings. Read the energy-saving claims carefully and, if possible, get independent information about a product's performance.

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