



# EdFed

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175 South Lake Ave, Suite 200, Pasadena, California 91101

Tel: (800) 821.5659

Fax: (213) 895.7306

[www.Edfed.com](http://www.Edfed.com)

## Save on Utilities, Part 1

You can save thousands of dollars just by making simple changes around the house. Here are some everyday energy tips:

- Get unplugged. Stop draining power and wasting money by unplugging appliances not in use – your toaster, blender, or coffee maker, for example. You'll cut your energy costs by 10 percent.
- Go light on light bulbs. Swap out high-watt bulbs for lower-wattage ones, or better yet, fluorescent light bulbs. These last ten times longer and use a quarter of the electricity. I did this recently, and our electricity bills dropped from \$160 to \$100 a month.
- Fill her up. Only run full loads of clothes in your washer/dryer. Ditto for your dishwasher.
- Take showers instead of baths. This single step can cut your hot water costs by up to 50 percent!
- Adjust your thermostat. Turn it up two degrees in the summer and down two degrees in the winter to shave up to 10 percent off your energy bill.

### A Wardrobe on a Budget

Saving money on your clothes doesn't have to be a big hassle. It starts by getting the proper mindset and resolving that you won't overspend on things you want and you will not spend without having shopped around for good deals. So many people fail to do this. They pay full price for products and services that they could have easily gotten for a lot less money. Nowhere is this more evident than when it comes to shopping for clothes.

How many times have you gone into a department store and bought something, and the woman at the cash register asked you if you had a store coupon? Were you kicking yourself for not simply clipping one out of that day's paper, or not bringing one that came in the mail? One minute of planning before you ran out the door to go shopping could have saved you 10 or 20 percent off your bill. I'm not suggesting you spend hours and hours coupon clipping. Who has time for that? What I am recommending, however, is that you get into the habit of trying to save yourself money in ways that are fast, easy, and sometimes downright fun. After all, it's exciting when you find a great deal or a bargain on something that you've seen for twice the price elsewhere. One of the best places to find rock-bottom prices on clothing is actually on the Internet.