

10 Tips

to help you **save money** this summer

Summer can be one of the most expensive seasons, but having a fun summer doesn't need to break your budget. Here are 10 simple tips to help cut down on spending as you enjoy the summer months. You can start slow with one or a few ideas or try them all!



Find free entertainment. Many towns have festivals, concerts and outdoor movies that are free to the public. Don't forget about local libraries – they can be a treasure trove of fun for kids. Check community calendars to see what's happening near you.



Pack your own water. Packing lunch instead of buying is an easy way to save money but have you thought about that pricey bottled water and other drinks while on the go in the summer?



Cook outside. Making meals at home is a great way to save money, but grilling outside can add another layer of savings. Using the stove or oven can create extra heat and warm up your home. Bring on the burgers, hotdogs and grilled veggies!



Grow your favorite vegetables and herbs. This requires a little extra effort but can be worth it. You'll save money at the grocery store and can have fresh produce ready when you want it.



Turn down the water heater. Is your water heater set too high? Manufacturers often set water heater thermostats at 140 degrees, but most households only required 120 degrees. Turning down the temperature can cut down on energy costs all year long.



Take advantage of extended evenings. The days are longer so get outside instead of using electricity inside. Don't forget to turn off the lights and electronics while you're outside to save on electricity.



Turn off or adjust your air conditioning temperature. You don't have to sweat it out, but perhaps open the windows on cool nights. Try opening windows on opposite sides of your home to create a cross-breeze.



Hold a yard sale or garage sale. Not only does a yard sale help bring in a little extra money, but it also helps clean out some unwanted or unused items you've been holding on to.



Replace your filters. A dirty air conditioner filter is easy to overlook but can increase your cooling costs. It restricts the airflow and the efficiency of the air conditioner making it run more. Filters are inexpensive so make it a habit to replace them regularly.



Dry your laundry outside. If you have the ability, hang your laundry outside and let the sun and warm summer breeze do the drying for you. Your clothes will smell fresh while you reduce your energy costs.