

Use less electricity and gas.

- Turn TV, lights and appliances off when not in use.
- Use lower wattage bulbs, except for reading or study areas.
- Use oven efficiently, by baking more than one food item at a time.
- Air dry clothes when possible.

Plan telephone use.

- Cut long distance costs by calling less and choosing a carrier that meets your needs.
- Use fewer optional custom calling services (like “Call Waiting”).

For more information on how to keep housing costs down, contact your local UW-Extension Family Living Staff.

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Family Living Programs

MM02: Get More for Your Housing Dollars



Afford Healthy Food Choices with DOLLAR SENSE

NOTE: More money is spent for housing than most other parts of the budget. Plan to keep those costs down.

What do you spend each month on each of these housing expenses?

Rent (or mortgage) \$ _____

Insurance \$ _____

Taxes (for owners) \$ _____

Utilities \$ _____

- heat
- electricity
- water/sewage
- phone

Care & repair \$ _____

- garbage
- lawn care
- snow removal
- cleaning supplies

Furnishings \$ _____

Monthly Total = \$ _____

What can I do to keep housing costs down?

Some expenses, like rent and mortgages, are called **fixed** expenses and take more time to reduce through refinancing, moving, or find someone with whom to share expenses.

Utilities, care, repair, and furnishing expenses are more **flexible** and can be cut first.

Save on heating and cooling your home:

- Check with your utility company for a program to make your home more energy efficient.
- Get on a utility budget plan.
- Add weather stripping and caulking to stop air leaks
- Put clear plastic over leaky windows and close curtains at night to slow heat loss.
- Set thermostat at 65° in winter and lower at night.
- Close curtains during the day to reduce heat from the summer sun.