

SAVING MONEY ON UTILITIES

Being able to afford a large family is something we have had to learn to work at over the years. Some things I wish I would have learned early on in our marriage, then we would have had more money to use for fun things. As with everything in life, you live and learn. I think back to when we only had a couple of children and the amount of money we spent each week was similar to what we can live off of now with ten children! I know sounds unbelievable but we did not know how to manage our money early on in our marriage.

We lived with the buy now, pay later mentality. Which led to debt. Much debt. We had two car payments and spent a lot of money on groceries with many packaged convenience foods. If we wanted to take a vacation, we did so. We did many day trips on the spur of the moment with no planning for food, etc. We spent unnecessary money on late fees and credit card debt. Everything was “great” until the economy crashed and my husband lost his job. We had a quick lesson in how to do things on the cheap because we were forced to.

“Cutting back” doesn’t put an inconvenienced mentality on us. It helps to cut back on these things so that we can have extra money for other things that we enjoy. We have learned to do things differently so that we can enjoy what is important to our family. Having a large family is important to my husband and myself, that is why we choose to do life differently. We have only had one income for most of our marriage. Only recently have we added second business incomes and that has been nice for extras. We learn to live on less than what we normally receive each week in job income. This helps to plan for any emergency that may arise. If my husband’s hours are cut at work or we have an unexpected medical or household bill, we are able to take care of it without suffering financially.

Cutting our utility bills:

- Clean or replace air filters every month.
- Adjust the thermostat in winter and summer.
- Have heating and air regularly serviced.
- Open windows to improve air quality.
- Close the vents and shut the door in rooms where no one is at.
- Use fans instead of air conditioners.
- Install ceiling fans---run on high in summer to cool room, on low in winter to push heat down from ceiling.
- Install extra insulation in attic.
- Stop air leaks---weather stripping, caulks, sweeps at the bottom of doors, etc.
- Plant trees and shrubs around house to shade the home and protect from cold.
- If you live in cold areas and have drafty windows, hang window plastic in wintertime.
- Keep rolled up towels around bottom of doors to help with drafts in the winter time.
- Dress appropriately-- my children and I wear socks and slippers, pants and sweaters during the cold months. In summer we wear tank tops and shorts. Just because your feet are cold, don’t automatically turn up the thermostat, put on some slippers.
- Lower your thermostat during the night, use extra blankets or comforters during the cold months.

- Keep blinds and curtains drawn when the sun goes down. Open them to let in sunshine to naturally warm your home.
- Use a space heater when you only need to heat a small area of your home. Use caution with these. In our old home, we had an office space that did not get very warm in the winter time. If I turned the whole house heat up, it would. Instead we purchased an efficient space heater and used that when we would need to complete office work.
- Clean the dryer lint filter after each load.
- Make sure dryer is ventilated properly and duct is unobstructed.
- Dry several loads of clothes one after the other while dryer is still warm.
- Hang laundry outdoors and use it—hate scratchy towels—shake before you hang up and fluff in dryer for 5 minutes.
- Use indoor drying rack on days you don't use clothesline---put clothes on hangers and hang on shower bar.
- If your power company has a lower rate for off peak hours, do laundry when rates are cheaper.
- Insulate hot water pipes.
- Set a timer on water heater—set to go off at nighttime and turn back on half hour before you wake up.
- Turn off water heater when out of town.
- Use cold water for all your laundry.
- Keep refrigerator and freezer coils cleaned. Do this once or twice per year. A build up of lint and dust will keep them from running efficiently.
- Defrost your freezers once per year. They have to work harder when filled with ice.
- Keep freezers full or add gallons of water to freeze.
- Keep the interior air vents free of food so that air can circulate properly.
- In summer months use an outdoor grill as much as possible.
- When cooking indoors use a toaster oven, microwave, electric skillet, Crockpot---these use less energy than a stove.
- Match the size of the pot to the correct size burner.
- Cook several dishes in oven together.
- Put lids on pots when boiling water.
- If you leave lights on all night use a 4-watt nightlight instead.
- Install dimmers on overhead lights.
- Use led lights whenever possible.
- Teach your children to turn off lights when leaving a room

Saving on water usage

Having a large family means more water and septic use in our home. I have learned real quick, about the dangers of not paying attention to this matter. Overflowing or backed up septic are NOT FUN! A little preparedness helps in this matter.

- Install a water meter on your well. This helps you keep track of how much water you use per day.
- Fix drippy faucets.
- Install water saving shower heads and aerators on faucets.
- Put a couple bricks in toilet tank to have it not use much water.
- Install energy efficient toilets that use 2 gallons of water instead of 15 gallons with a normal toilet. These cost about \$100 but are worth the extra money for saving on septic use.
- Never run a half full dishwasher, instead hand wash.
- Take showers instead of baths.
- Teach your children to take quick showers. Seven minutes is average, my children have learned they can do it in 3-4 minutes. We keep timers in the bathroom just for this.
- Replace your washer with a high efficient one. A regular washer uses 50 gallons of water for a complete wash cycle verses a high efficient one that uses only 15 gallons.
- Wash only a full load of clothing. Smaller loads still use a lot of water, be efficient in what you wash.
- Presoak heavily soiled items, so that you don't have to wash twice.