

## Winterize Your Wallet: Money Saving Tips for Cold Weather

The official first day of winter may be December 21, but the cold weather is already here. With the holidays stretching the family budget, it can be challenging to find fun cold weather activities that are also budget-friendly. Here are a few ideas to keep busy and save your budget this winter:

### **Creative sledding**

Many city sledding hills don't charge admission, and you can cut down the cost of buying a new sled by repurposing your summer water toys. Inner tubes and other inflatables make for great sleds. If they're getting worn, reinforce the weak spots with some duct tape. It's also a good idea to check your local thrift store, as plastic sleds and saucers are often donated after a child outgrows them.

### **Grab a book and dine in**

Take a field trip to the local library. Most have a kids' section where children of all ages can bring their selected books and read together. Check out any books that they don't finish and have the kids read them at home while you cook dinner. Leave the oven door open after you're done (make sure to turn the oven off, first) to let that extra heat circulate and lower your heating costs.

### **Bundle up**

Every degree on the thermostat costs you money when it comes to heating your house. Instead of sitting around the house in a t-shirt, slip into a cozy sweater and invest in some comfy slippers. Turning down the heat just three degrees can cut up to 10 percent off your heating bill.

### **Reverse ceiling fans**

A lesser-known heat-saving tip is to switch your ceiling fans to spin clockwise. In a still room, all the warm air rises and ends up collecting near the ceiling. Depending on how well your house or apartment is insulated, that can mean up to a seven degree difference in temperature from the floor to the ceiling. Reversing the ceiling fan will push all that warm air back down into the room, meaning you'll feel comfortable even with the thermostat set a little cooler.



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