



It's Never too Early to Get Ready for Winter

The time to get your house ready for winter is before the snow falls. Spending some time and effort in October or November can prevent some major financial upsets when the temperatures drop. Every year, millions of dollars are lost due to burst pipes, frozen rain gutters, and other weather-related problems. Use some of the tips below to get your home ready for a visit from Jack Frost.

Get rid of dead branches and trim the weak ones. If the trees near your home have branches that could snap under the weight of ice or snow, have them removed to prevent damage to your home or car or the possibility of causing an injury to someone walking by. Consult a professional to help you trim the branches without causing damage to the growth of the tree so you can still enjoy the shade it provides when the sun shines again.

Wrap the pipes in winter woolies. Heating tape around your pipes will help prevent your pipes from freezing.

ing. Make sure you know where the pipes are located, how to get to them, and how to turn the water off. If your pipes do start to freeze, being able to turn the water off quickly will give you a better chance of stopping the pipes from bursting.

Check your water heater for leaks and maintain a proper temperature setting (the Department of Energy recommends 120 degrees). On older water heaters that don't have much insulation, you save six percent of your heating energy for every 10 degrees Fahrenheit you lower the temperature.

Insulate. When heat escapes through the top of the house, the snow on your roof melts and can refreeze as ice. Too much ice on the roof can cause enough weight to collapse your home or patio roof. The best way to prevent this is to keep the attic only 5 to 10 degrees warmer than the outside air. How do you do this without freezing everyone inside the

home? Insulation. Well-insulated attics prevent ice developing on your roof. Well-insulated basements help prevent your pipes from freezing.

Heat your home. While it's tempting to turn your thermostat down low to keep your heating bills from skyrocketing, if you're too thrifty it can cost you rather than save. Your home should never go below 65 degrees. The air inside your walls gets considerably colder than the air in your home, so if you keep your home lower than 65 degrees, the pipes inside your walls will be in danger of freezing.

Proper care of your furnace and any fireplaces in your home will help you prevent fires or smoke damage. Have them serviced at least once a year. Clean permanent furnace filters and replace paper or disposable filters. Check your smoke and fire alarms regularly and install a carbon dioxide detector if possible. This is particularly important in the winter

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months when your furnace is running much of the time. Clean and vacuum baseboard heating ducts and vents. If you have a wood stove or fireplace, have your chimney swept thoroughly. It should be cleaned before the soot build up reaches one-fourth inch thickness inside the chimney flue.

If you smell natural gas in your home:

- Do not light a flame.
- Do not use light switches, telephones, or other electrically operated devices that may spark and ignite the gas.
- Evacuate the building immediately.
- Do not start a motor or motor vehicle.

If any of the following occur, you should turn off the gas at the main meter. If doing so would jeopardize your safety, vacate the area and call emergency personnel.

- There is structural damage to your home.
- You smell natural gas.
- You hear gas leaking.
- There's a fire.

Keep your gutters clean. If ice collects and creates a dam in your gutters, water cannot drain and begins to leak into your house instead. This can cause serious damage to your ceilings and walls. One way to help prevent this from happening is to keep your gutters clear of leaves, sticks, and other debris. Gutter screens are available at home stores that help prevent debris from collecting and also help direct water away from the house.

Keep your stairs in good repair. Winter ice and snow on sidewalks can be hazardous to you and to your visitors. Keep your stair railings and steps in good shape and free of ice

to prevent injuries. Have your home examined by a professional contractor each fall to check for structural damage like cracks and leaks. Early repair of problems before they get too bad will save you money in the long run. Good advice about how to make your home more winter ready is a bonus.

Install energy-efficient light bulbs in the five most commonly used lights in your home, and you can save as much as \$60 in a year. Those lights are the kitchen ceiling light, the living room table and floor lamps, the bathroom vanity, and the outdoor porch or lamppost.

Christmas vacation. If you're going to be away from home, have someone check on your home regularly so that if there is a problem, it can be fixed quickly to lessen the damage. If you're going to be away for an extended period of time, have your water system drained to prevent freezing.

Yard Work Doesn't End with Summer

While it's true you don't have to mow and water and rake once the cold winds start to blow, there are some things you should remember to do to prevent unnecessary expense when things warm up again.

1. Store or cover your outdoor furniture, toys, and barbecue grill.
2. Caulk any joints and minor cracks on exterior walls or in your siding.
3. Look for deteriorating paint and finishes and patch minor problems to preserve the wood. Save the bigger jobs like scraping and repainting for the spring or early summer.
4. Drain and shut off your sprinkler system and any other exterior water lines to prevent frozen and broken pipes. Leave the outdoor taps slightly open.
5. Inspect your roof for loose, damaged, or missing shingles or tiles.
6. Make sure piles of firewood don't touch siding or exterior wood. It's an open invitation for termites and carpenter ants to enter your house. ■

Everyday Winterizing

Interior decorator Sharon Hanby-Robie has some suggestions for easy ways to winterize your home with everyday supplies.

Changing from cool colors to warm colors in your bedroom during the winter gives your room a warmer feel.

Use a quilt as a textile hanging on your wall or over a patio door. It will help provide insulation for both.

Cut insulation foam or egg crate foam slightly bigger than your large windows. Put the pieces in the window at night to keep the cold air out and take them out in the morning to let the sunshine in. ■

Keep Your Little Ones Happy All Winter Long

While it's cold outside, finding ways to keep kids happy inside can prove exhausting. Many times families resort to the expensive options of movie rentals, video games, and wallet-tapping toys. Fortunately, there are some virtually cost-free alternatives. A little preparation time will reward you with happy memories and a safe bank account.

Winter Wonderland

Supplies: Blue paper, white paper, glue, optional colored paper

Using the sheet of blue paper as a background, give the kids the half sheet of white paper and have them make a winter scene with an igloo, etc., by tearing pieces of the white paper and gluing them onto the blue paper. Small amounts of other colored paper can be used to create polar animals and plants.

Polar Painting

Supplies: Poster paint, butcher paper, old socks

Have the children pretend they are seals or penguins and paint the way these animals might. Put socks on their hands to help them imagine not having fingers to use.

Polar Animal Hide and Seek

Supplies: Colored paper

Make cutouts of polar animals from colored paper and hide them around the room. As the children look for the animal, tell them whether they are "hot" or "cold" in relation to the polar animal. Explain the meaning of hot and cold as it relates to this game.

Lacing Cards

Supplies: Poster board, hole punch, yarn or shoelaces

Cut colored poster board into polar animal shapes and punch holes around the edges. Let your children lace yarn or shoelaces into the cards.

Snow Similes

Supplies: Paper, pencil

Similes compare two things using the words "like" or "as." For example, "The snow was as white as the clouds in the sky," or "the snow was like silver beads on my coat." Have your children fill in the similes below, then write some of your own:

1. Snow is like ___.
2. The snow was as ___ as ___.
3. The scarf was as ___ as ___.
4. The scarf was like ___.
5. The hill was as slippery as a ___.
6. I slid down the hill like a ___.
7. The ice was as ___ as ___.
8. It is as cold as ___.
9. My nose was red like a ___.
10. The fire in the fireplace was like a ___.

Winter Memories

Supplies: Notebook, pencil

Have the kids keep a winter journal. You might be surprised by how much they enjoy it. Help them get started by completing a paragraph that begins with one or more of the following phrases.

1. The snow is falling and I can't see two feet in front of me ___.
2. I love the snow because ___.
3. The icicles hung dangerously from the old house ___.
4. Sitting by the warm fire, I heard the crackle ___.
5. The weather outside is frightful ___.
6. I was sledding down the biggest slope when ___.
7. I was ice skating on the pond when I could see a reflection ___.
8. Winter is important because ___.
9. My goals for the next year are ___.
10. I had the best time when I ___.

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Increase Your Holiday Savings Fund

If you find it hard to save a little cash for gift giving, try these ideas.

1. Treat saving like a bill. Pay it out of every paycheck.
2. Think small. Cut out a fast-food lunch or a restaurant dinner once a week and brown-bag it instead.
3. Turn off the television. Advertisements can be tempting so avoid listening to them as much as you can.
4. Try a different mode of travel. If your town has good public transportation, try getting around without a car. If you can't do it every day, try a couple of days a week.
5. If you don't read, don't buy. Don't renew subscriptions to magazines and newspapers that you hardly ever read. Your local library has copies of them all so a once-a-week trip to the library can catch you up.
6. Coffee give-me-up. No, you don't have to stop drinking coffee, just stop buying it from the coffee shop. Brew your own at home. Even if you buy your favorite beans, it will still be cheaper than paying by the cup. ■

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TIPS & TRICKS

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Macaroni Snowflake

Supplies: Wagon-wheel macaroni, construction paper, glue, white spray paint optional

If you want, you can first have the kids spray paint the noodles white and let them dry. This is optional. Glue the macaroni onto a piece of paper to make a snowflake shape.

Popcorn Snowman

Supplies: Sandwich-size plastic zipper bag, popped popcorn, stapler, paper, markers, tape

Fill the plastic sandwich bag with popped popcorn and seal the bag. Fold in the top two corners and staple them down. Draw a snowman

head, arms, and feet on paper and cut them out. Tape them to the bag to form the snowman.

Snowflake Heaven

Supplies: Paper, scissors

Cut any size paper to make a square. Fold the paper in half. Fold the paper in half again. Fold the paper in half one more time. There will now be one side of the folded triangle that doesn't have any folded edges. This edge will be the outside of your snowflake. The other two sides have folds. Cut notches in the folded sides, but don't go all the way through to the other folded side or you will cut your snowflake in half. If you cut a triangle shape from the tip of your

triangle, you will make a star shape in the middle of your snowflake. Help the kids have fun experimenting with making different patterns of snowflakes and decorate your windows with them. ■

Winter is a great time to sit down and review your financial health. If you would like to understand more about your options feel free to contact us.

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Telephone Numbers Everyone Should Know

As children enter school each year, parents are usually asked to fill out a form disclosing telephone numbers of persons a teacher can contact should the child have an emergency. This form usually asks for insurance information as well. It is a good idea for families to keep a form like this attached to their refrigerator or some other prominent place where emergency numbers are easily accessible. Such information made readily available has saved a life on many occasions.

Telephone numbers the list should include are:

- 911
- Fire station
- Police station
- Family doctor
- Poison control center
- Animal control
- School office
- Friend
- Relative
- Parents' work

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