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Kat's Money Corner | Turning of the seasons

By KAT

The leaves are changing colors, and while our days have remained unseasonably warm (I'm not complaining!) there's a nip in the air when the sun goes down.

This may be the most comfortable time of the year to be outdoors, but those gorgeous fall colors are also a reminder that colder days are coming. If you start planning now, you can take steps to reduce your energy and other cold-weather costs, as well as protect your major investments such as your home and vehicles.

Absolutely the most important money-saving step for cold weather is to cut down on the heat loss from your home. As everybody's Dad used to say, "I can't afford to heat the whole neighborhood," right?

That starts with insulation, but it doesn't stop there. Windows can be a big source of lost energy, so storm windows help a great deal. If you don't have them, you can buy Energy Star windows for a lower price right now thanks to rebates on energy-efficient products. If that is not in your budget, plastic window-sealing kits are inexpensive and pay a big dividend. Also, don't forget to open up the curtains and blinds on sunny days to gain some free passive solar heating.

Caulking around the edges of windows – and other potential heat-loss gaps such as fireplaces, small cracks and piping and cable entrances/exits – is also a money-saver. You can find lots of detailed advice on winterizing and general energy savings in this [Wisebread post](#) and [this page](#) on the KCP&L website.

Weatherstripping is another key tool for stopping heat loss. Everything you ever wanted to know about weatherstripping can be found [here](#) and [here](#). You'll also want to make sure your furnace is running at maximum efficiency. That begins with a checkup from a trained professional, as well as replacing the system filters. Be sure to do your research when contracting with a professional (and get referrals from trusted friends), as many of them are offering great deals this time of year.

You also don't want to waste energy and money heating the house to high comfort levels when no one is home. A programmable thermostat can do wonders for your heating bill by dropping temps to lower levels when no one's around, then raising them just before people get home. If you don't have one, KCP&L has a program that will install one in your home for [free](#). One more important step that won't save energy but could save you a huge repair bill is to get those autumn leaves, acorns and other debris out of your gutters. Water that backs up in those gutters and freezes can do enormous damage – and may require major roof repairs.

Finally, your car is another big investment you need to protect, so be sure to get it winterized as well. Check your antifreeze, and make sure your tires are properly inflated and don't have excessive tread wear. Avoiding an accident on icy roads doesn't just save you on insurance deductibles, lost work time and medical bills; it can save life and limb. And you can't put a price on that.

Winterizing your home and car does cost a bit up front, so include these prep costs in your monthly budget and you'll ultimately save loads of money over the next few months and beyond! Nothing like hot tips before the cold months!

The Money Corner is posted on Dollars & Sense every Tuesday. Kat Hnatyshyn, when not blogging or caring for her newborn, is a manager with CommunityAmerica Credit Union.

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