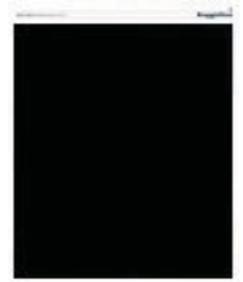


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Simple Money-Saving Approaches for Your Utility Bills

RinggitPlus.com
more for your money

By Desiree Nair

Are you always excited about the wondrous things you'll do with your pay cheque, but before you've had a chance to spend any of it, your wallet seems sucked dry?

There are just so many home-related payments to make every month; the

first lump sum goes towards rent or loan instalments and then comes your utility bills: electricity, water, sewage, phone, internet and satellite or cable TV subscriptions. Without a doubt, these utility costs draw out major chunks of your income, leaving you with very little to spend on anything else, let alone save.

One way to improve cash flow is to control your utility bills as they incur charges regularly but do not contribute to your ownership of anything. It's time to rescue your finances from overbearing utilities – read on for our top 5 tips to help you cut costs.



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Tip #1 - Energy Savers

Simply run through the number of items in your home that require electricity to function. It's a long list, isn't it? Before you decide to go completely off-the-grid and live without electricity, why not try purchasing energy-efficient products? They consume less energy and help you save more on electricity usage.

Look out for energy rating labels on appliances, usually rated in stars; 5 being the most efficient and 1 being the least. Do check out TNB's guide on rating labels to help you understand the rating system when making purchases.

Consider also, the lighting fixtures in your home, replace bulbs and fluorescent tubes with energy-efficient versions when the old ones have fused or no longer work.

Tip #2 - Upkeep and Maintenance

Poorly performing appliances and other fittings in your home can contribute to excess consumption of energy. Air conditioners which unsurprisingly require a large amount of energy to run, use up even more electricity when filters are dirty or if insulation leaks are present, causing it to work harder. You should service your AC at least once a year to maintain optimum working condition and thereby lower energy consumption.

In addition, you can cool your home naturally by tinting sliding doors or windows with heat-deflecting materials and as well by painting your roof white, this lessens the amount of heat entering the home.

Tip #3 - Monitor Your Bills

You might have noticed leaky faucets and thought nothing of it, but water wastage, a little or a lot, equals money down the drain. By carefully examining your water bill, you can draw out a pattern on usage, and immediately take note if there's a sudden spike in water charges.

If you cannot account for the undue increase, water is most likely leaking from somewhere and it's not always visible. Do ask a contractor or handyman to inspect your home for leaks or other issues that may be causing your utility bill to rise.

The same may be for energy leaks. If you've suddenly noticed a spike in your electricity bill when you've done nothing differently - you may have a faulty electronic item in the house. Fridges, air-conditioners and ovens are usually the biggest consumption culprits so do check those first.

Moreover, make it practice to check the meters against bills for errors; do this for your electricity bills as well, you don't want to be paying extra for clerical mistakes, and it does happen more often than you think.

Tip #4 - Sweep Before You Sleep

Beware the electricity vampire, sucking energy and bleeding you dry. Check that all lights are switched off, pull the plug on your laptop, phone chargers and cable/satellite boxes. Likewise, check that all taps are tightly turned and no water is leaking. A nightly sweep like this helps

to reduce your overall bill and you'll be surprised by just how much.

Test it out for yourself, take this month's bill and compare it with the next month's bill, you could save at least 10% percent if you're disciplined, we don't swear by it, but it's definitely worth a try.

Tip #5 - Substitute where Possible

Logically, if you could use less of your phone for calls and messages or limit usage of electricity and water, you would save more; the simplest way to do this? Find alternatives or use more of your own energy.

For instance:

1. Clean your house with a broom and mop instead of a vacuum cleaner;
2. Trade in electric water heaters for solar-powered ones;
3. Use free mobile apps for calls and messages;
4. Water plants with rain water.

Other Considerations

If you've done all of the above and are still looking for more ways to save on your utilities, here are some hardcore suggestions not for the faint of heart.

1. Cut out unnecessary monthly subscriptions. Next to electricity, internet and satellite or cable TV packages greatly eat up your monthly budget. We totally understand the magnetic pull of high-speed internet and the wonderful world of premium TV streaming services, in fact, some

of us may even need it for work. Alternatively, just downgrade your service, and choose a basic package - this way, you save some and you enjoy some. Win-Win! You always may end up spending less time on the couch watching TV or surfing the net, which will be even better for your health too!

2. Be disciplined when it comes to using your air-conditioner, remember less usage = more money. So turn off your AC when the weather is bearable, or use a fan for a couple of nights a week. Again, it would be brutal to completely turn in your air-conditioner remote and fan yourself to sleep but remember, there are tons of people in Malaysia that do just fine without it.

Make Every Ringgit and Sen Count

The incentives for trying to save on your utilities are obvious but there's more to it than just saving money. It indicates that you are carefully and cautiously spending, not merely throwing away hard-earned cash. That - in itself - is a satisfying notion, and now that you have extra funds, spend wisely or better yet, just save it.

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