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Consumer alert: NYS DCP releases 50 ways NEW YORKERS CAN SAVE MONEY

Money-savings guide provides practical tips for everyone

Submitted by the New York Department of State's Division of Consumer Protection

For this week's "Tuesday's Tips," the New York Department of State's Division of Consumer Protection (DCP) shares its money savings guide, which offers 50 ways New Yorkers can save and manage finances on everyday expenses. The guide includes tips for saving money on groceries, utilities, transportation, shopping and entertainment.

Managing money wisely and improving financial well-being takes time to plan and research. The more consumers know, the more empowered they'll be to make everyday changes that can positively impact their finances.

New York Secretary of State Robert J. Rodriguez said, "These tips may seem simple but, when you add them all up, they can lead to big savings for a household. By taking stock of your spending and changing your habits, you may find that you're no longer using some of those services you signed up for years ago, or that by simply changing how you stream video content can use less energy. I encourage all New Yorkers, no matter your budget, to take a moment to track your spending and check out our Division of Consumer Protection's money savings guide."

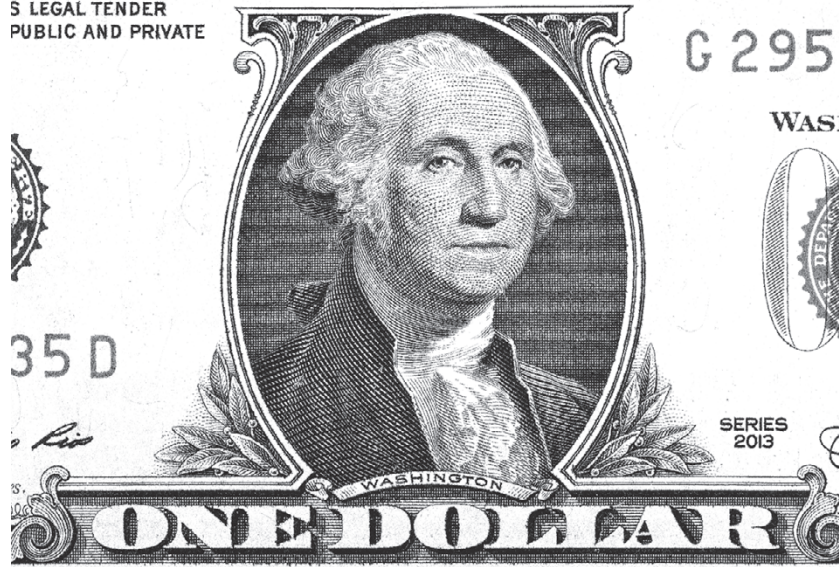
The top 5 category examples in the guide include:

- **Evaluating current subscriptions and memberships**
√ If you have multiple subscriptions, take time to review what you really use, and cancel those used infrequently.
√ Contact subscription services directly to find ways to save. Take advantage of discounts through company benefits, enroll in family share plans, pay fees annually vs. monthly, and ask the company if there are any other ways to save.
√ Cancel automatic renewals. Turn off auto-renewal, which limits your opportunity to evaluate your subscriptions every year.
- **Using electronics wisely**
√ Shut down your computer:

Stretch Those Dollars

UNITED STATES OF AMERICA

5 LEGAL TENDER PUBLIC AND PRIVATE



When you shut down your computer, don't forget to turn off the monitor – it can use twice as much energy as the computer. Use an Underwriters Laboratories (UL)-approved power strip for convenience so that all computer accessories can be turned off with one switch. Even in sleep mode, your computer may cost you \$105 a year.

√ Disconnect digital media players: Turn off DVD and Blu-ray players, audio players and video game consoles when not in use to avoid wasting energy. Even when powered off, most electronics continue to draw power, often referred to as ghost electricity, vampire power or phantom power. To save energy and time, plug entertainment products into an UL approved power strip to centrally turn off all components at once.

√ Stream your content smartly: Streaming through a game console uses up to 10 times as much energy as streaming on a laptop or tablet. Consider using another kind of device to stream – like a Blu-ray player, set-top box, or

smart TV that has earned an Energy Star label.

• **Planning transportation ahead of time**

√ Combine errands into one trip to save time and money. Several short trips taken from a cold start can use twice as much fuel as a longer multipurpose trip covering the same distance when the engine is warm. Trip planning ensures that traveling is done when the engine is warmed up and efficient, and it can reduce the distance you travel, saving fuel and wear/tear on your vehicle.

• **Reevaluating heating and cooling**

√ Check your thermostat: Each degree you lower your thermostat can cut your fuel consumption by approximately 3%. Installing a programmable thermostat can automatically adjust the temperature based on your home, work and sleep schedule, and provide an estimated cost savings of 10%-20% on your monthly heating and cooling bills.

√ Weatherize and insulate your home: Help your home to retain

heat during cold weather by insulating your attic and outside walls, sealing and insulating heating ducts, removing window air conditioners, wrapping or covering wall air conditioners, and sealing any cracks around walls and windows.

√ Get your heating system tested and tuned: Conduct annual checkups to help ensure the efficiency of your system. Replace your furnace filters at least every three months to keep your equipment running efficiently, and consider replacing the filters once a month during heavy-use months such as the summer and winter. A dirty filter slows down airflow and makes your system work harder to keep you comfortable.

• **Rethinking your grocery habits**

√ Purchasing in bulk can save money on items you frequently buy. Wholesale shopping also allows you to stock up for fewer shopping trips. Some wholesale clubs allow membership sharing, and that could mean splitting the membership fee with a friend or family member. Remember to cancel memberships you aren't using.

√ Planning meals in advance, including breakfast, lunch and dinner, will reduce food waste and cut down on expensive meal delivery or dining-out costs. Make a grocery list to support the plan and reduce impulsive purchases.

√ Look for deals. Plan meals around a few bulk ingredients or based on the weekly grocery sales circular to ensure you're buying items on sale. Take advantage of store savings and enroll in store reward programs. Search for online coupons, use store savings and rewards cards, and watch for manufacturer coupons attached to the items in-store.

√ Shop strategically for food. Take inventory of what you have at home before going shopping. Go to the grocery store with a list, having planned out your meals until your next grocery trip.

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