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## Spring Clean for School Supplies

Time for everyone's favorite activity, spring cleaning! Okay, it might not be something you're really looking forward to happening. This year you can try to use spring cleaning to take care of another annual chore, shopping for school supplies.

Many of our homes are filled with items that would be repurchased again when it's time for school to start again. A lot of times it's during spring cleaning that we come across these items. Pens, pencils, crayons, markers, folders, notebooks, binders, and poster board are just a few of the items you may have in your home already waiting to be used. Often times these items are purchased, a little bit are used, and the rest are put away somewhere never to be seen again. A lot of these items are still useable or even brand new.

While you are cleaning, consider using your kids for help compiling items. We all know that children and cleaning don't go together, so try adding an incentive for them. Tell them that you'll track how much you'll save by recycling old materials, and then give them a percentage of the savings. The more supplies they are able to dig up throughout the house, the more money they'll be getting for themselves.

Sometimes it's easy for spring cleaning to drop down the priority list. But by combining these two activities, you're saving time, money and you're also cutting into the time and cost of getting supplies when back to school time is here.

### *Tips*

#### Save Water to Save Money

- Check your toilets for leaks by putting a little food coloring in your toilet tank. If the color begins to appear in the bowl within 30 minutes (without flushing), you have a leak that should be repaired immediately.
- Reduce the amount of water you're using per flush by placing a displacement device in the toilet tank. You can do this by taking a water bottle and putting a handful of small stones in the bottom. Fill the rest of the bottle with water, replace the cap, and place it in the tank.
- Use your water meter to check for hidden water leaks by reading the meter before and after a two-hour period when no water is being used. If the meter does not read exactly the same, there is a leak.



**Q:** Recently I saw an online advertisement for a credit card that said that the card was “great for re-establishing credit.” If I’m trying to re-establish credit, is it a good idea to get one of these cards?

**A:** The short answer is probably not. Advertisements like this are targeted towards consumers with lower credit scores who are most likely having problems getting credit elsewhere. Because these cards are marketed towards consumers with less than perfect credit, the interest, fees, and penalties on them are usually very high. Often a better option is to ask your bank or credit union about getting a secured credit card. By securing the card with a cash deposit, it helps to keep down your interest, fees, and penalties. For example, you would put a \$300 deposit down and get a credit card with a \$300 limit. After about a year of on time payments, you can go back into the bank and get your deposit back (as long as you don't default on the card). With any credit agreement make sure to read the fine print thoroughly. Never sign up for any credit terms that you don't fully understand.

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## Is Your Budget Feeling Water Logged?

Is your monthly budget feeling a little water logged lately? There is certainly no shortage of free stuff in the world today, but there may be a potentially large expense that has a good bit of your monthly income going down the drain.

Many of us may not realize how much we are spending on water. Between showers, dishes, laundry, and bottles to drink, water is becoming a considerable expense for some households. Water is necessary for everyone and is essential to living a healthy lifestyle. By using a few of these tips you can keep water from bogging down your monthly budget.

First and foremost, try not to run your washer or dishwasher unless they have a full load of clothes or dishes. A lot of newer appliances are designed to be run at full capacity, and are most effective when used this way. You'll be saving on the amount of water you're using, and you'll also be saving on electricity or other utilities by running the appliances less. By saving just a load or two per month, you could be saving \$50 or more per year.

Shortening the amount of time spent in the shower each morning is another easy way to save. Just by cutting back a couple of minutes a day you can considerably reduce water usage. Also think about installing a reduced flow showerhead. A lot of us probably remember the episode of Seinfeld where Jerry jokes about his bad hair due to the new "low flow" showerheads in his apartment building. Most of the newer reduced flow models don't involve much of a sacrifice in water pressure. You'll be saving a lot of water usage without sacrificing much convenience, so it's really a win-win situation. You can also install reduced flow devices on other things like sinks and lawn sprinklers for even more savings.

One of the largest expenses that

more and more households are taking on these days is bottled water. When you purchase a bottle of water, you are not actually paying for the water itself. Most of the cost goes to two things: the brand of the water you are purchasing, and the plastic bottle itself. Some of the pricier brands can get up to 3 or 4 dollars a bottle! Twenty-five percent of bottled water on the market today is just regular tap water. Filling a reusable bottle out of the tap is a great way to easily save over 95% versus the cost of buying bottled water.

If you don't really care for the taste of your tap water and prefer the taste of bottled water, there are still plenty of options for savings. By using a water filtration system on your faucet or with a pitcher, you can improve your water quality and taste at a substantially less cost than bottled water. Be careful though, some water pitchers and replacement filters can be quite pricey. If you do buy a water filtration pitcher make sure to check the price of replacement filters at the time of purchase. You don't want to end up stuck having to buy expensive replacement filters when the old ones are no longer good.

Thinking about how much we spend for water nowadays can make your head swim. Everyday there are more and more options to spend some money on water. By using a few of these tips you can make sure that your financial relationship with water can remain cool and refreshing.

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## Resources

Water conservation websites

<http://wateruseitwisely.com/> tips on water conservation

<http://www.nrcs.usda.gov/> -tips on water and other resource conservation

<http://www.fws.gov> - U.S. Fish and Wildlife Service

### The Advantage Challenge

*Advantage CCS challenges you to ...*

See what you can do to conserve water in your home. Often, conserving water does not involve much of a sacrifice and is a great way to save money. Even if you get water from a well, reducing water use also cuts down on other utility bills. In addition to saving money you're also going green and helping the environment.

# Advantage

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