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## Improving Seniors' Financial Stability

Sometimes the golden years are not so golden. According to the National Council on Aging, one-third of senior households have no money left after paying monthly bills or is in debt after meeting essential expenses. Adults aged 65 and over have an average of \$9,283 in credit card debt.

Many older adults need some, and qualify for, assistance to help meet monthly expenses, but aren't sure where to find out what programs are available. With over 2,000 assistance programs available, it's difficult to identify which ones may provide some help.

However, there are resources to help connect seniors with assistance programs. The website, [www.benefitscheckup.org](http://www.benefitscheckup.org), is sponsored by the National Council on Aging and helps identify assistance programs. To see what type of programs you may qualify for, you'll need to first gather some information, like all monthly expenses, current income and assets from all sources and the names of current prescription medications. After inputting the information, the website identifies resources you may qualify for and provides links to the programs.

Sometimes, additional assistance is needed to improve the financial stability of senior citizens. Accessing information to determine what assistance is available and learning how to apply for it may help stabilize finances.

## Tips

*Did you know the average American throws away about 20 pounds of food each month, the value of which is between \$28 and \$43? (The National Resource Defense Council) That equates to throwing away between \$336 and \$516 annually. Here are some tips on reducing food waste:*

- **Shop with a list** – plan out your meals and only buy what you will use
- **Use your freezer** – if you buy something and change your mind about your meal, freeze whatever ingredients you can for later use or cook the meal anyway and freeze it to eat at another time
- **Use the food you already have at home** – check your pantry, fridge and freezer before heading out to the grocery store and use what you have on hand to make your meals. The website [www.lovefoodhatewaste.com](http://www.lovefoodhatewaste.com) has some creative recipes for using leftover ingredients
- **Donate** – with more consumers needing food assistance, food pantries will welcome an increase in donations



**Q:** Will buying energy efficient appliances really help reduce my utility costs?

**A:** In most cases, the answer is yes. The U.S. Environmental Protection Agency and the U.S. Department of Energy developed the Energy Star label to make it easier for consumers to purchase energy efficient appliances that will save money on utility bills. Products with this label are tested and proven to be energy efficient. Energy Star refrigerators use 40% less energy than conventional models and Energy Star clothes washers use between 40 and 50% less energy and 55% less water.

Some products with the Energy Star label can be more expensive than a product without the label. If that is the case, it must be proven that the buyer will recover their investment through utility bill savings, within a reasonable period of time. Outfitting your home with mostly Energy Star appliances will likely save you \$80 a year in utility bills.

However, if your budget doesn't allow for purchasing new appliances, there are ways to run your current appliances efficiently. Vacuum the coils in the back of your refrigerator twice a year. Wash your clothes on either the warm or cold setting. Ninety percent of the energy used by a washer is to heat the water. Dry your clothes outside or use an indoor drying rack. Run your dishwasher only when it's full and use short wash cycles for everything except the dirtiest dishes.

For more information on Energy Star Qualified appliances you can go to [www.energystar.gov](http://www.energystar.gov).

# Landscaping on a Budget

The snow has finally melted, and the sun is shining. Spring is here!!! As we look out our windows and see the lawn around the house for the first time in months, one word comes to mind...Yuck! In many cases a harsh winter has done massive damage to an already bland landscaping design, but with a little hard work and a few smart decisions, landscaping can be easy, fun, and inexpensive.

Landscaping can be divided into three easy categories. The first is the lawn. For some, a lush green lawn is all you need to make your yard look complete. For others, it is a great contributor to your overall design. In either case, the key is keeping it lush and green, otherwise your landscaping falls short right from the start. There are many fertilizers, weed killers, and lawn treatments available. Just about all of them work wonders, but some can be very pricey. A tip to cut down on the cost is to weed and feed your lawn yourself. Also, stay on top of any brown spots by adding a few handfuls of new seed. Finally, keeping the lawn watered, though advisable, might not be in everyone's budget. A good idea is to have your gutters empty into your lawn and use nature to do the watering.

The second category is your ground cover. This could include mulch, stones, gravel, or any material that covers a large area. Some of these materials can be expensive, and some don't last very long. Mulch seems cheap, and is the perfect solution for people that want a natural earthy look to their landscaping. The downside is mulch usually wears out after as little as one year. A good alternative is to either forgo the mulch for a more permanent material, or look into "forever mulch," a product that is almost identical to mulch but is made from old tires. Forever mulch has a lifespan of usually 10 years, but in many cases lasts much longer. It is expensive up front, but in the long run it is worth the additional cost. Using stones and gravel also work well for covering large areas. This is sometimes

a great, inexpensive way to keep the weeds down, as maintenance usually consists of adding a few more handfuls a year. These materials are always cheaper in bulk, and can be delivered by the ton instead of having to buy a lot of individual bags. Even cheaper still, some rocks can be found in sufficient supply right outside your door in nature. Whichever material you use, remember that some are cheap up front, others are cheaper in the long run, and some can be found completely free.

The third category is plants. Depending on your personal preference and the climate you live in, plants can cost a few pennies a piece all the way up to a few hundred dollars. Seeds, of course, are always the cheapest form of new plants you can buy. This method works even better if you have the time and space to start them indoors. Another cost saver is to focus on perennials. Sometimes these have a higher upfront cost, but they provide a free encore for many years to come. Many bushes and shrubs also have the same advantage, as well as taking up more space. Perhaps one of the least expensive landscaping tools is ground cover. Some plants survive year after year, and spread out in a way as to cover a large area. This not only looks great as some of these plants offer great flowers and colors, but it can also save you a bundle by eliminating the need for mulch and stone, as well as other plants.

Whatever your choices and landscaping preferences might be, always remember that there are cheaper alternatives. Also, keep in mind that some landscaping designs can be made to last many years with little or no maintenance cost. Do it yourself landscaping is always great exercise and less expensive than hiring a professional. It also gives you a chance to be creative after a long winter of dreariness.

## Resources

[www.benefitscheckup.org](http://www.benefitscheckup.org)  
[www.lovefoodhatewaste.com](http://www.lovefoodhatewaste.com)  
[www.energystar.gov](http://www.energystar.gov)  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
[www.onlinebudgetadvisor.com](http://www.onlinebudgetadvisor.com)

### The Advantage Challenge

*Advantage CCS challenges you to ...Reduce the amount of food you're throwing away each month. Do an inventory of your freezer, refrigerator and pantry. Donate anything you won't be using and plan a week's worth of meals with what you find. When grocery shopping, make a list and only buy what you need. If you end up throwing away leftovers, try to cook only what your family will eat. Reducing your food waste could net you between \$300 and \$500 each year. Let us know how you did. Email results to [hmurray@advantageccs.org](mailto:hmurray@advantageccs.org).*

# Advantage

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