

# 4 ways to save money *at home*

Unsubscribe  
from  
advertising.

**Getting emails  
from stores and  
companies can  
tempt you to buy  
things you don't  
really need.**



Homes come with costs. Rent, mortgage, utilities and other expenses can add up. Here are some ways to save right at home that can help your wallet.

**Turn down the  
water heater  
10 degrees and  
you can save 5  
percent on water  
heating costs.**



Cool  
down  
the water  
heater.

**Shop for  
homeowners  
insurance every  
year or two. You  
may find a cheaper  
plan with the  
same coverage.**



Check  
your  
insurance.



Source: American Academy of Family Physicians