



StraightTalk Association for Financial Empowerment

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REDUCE YOUR ENERGY BILL THIS WINTER

As we close out 2021, we have a few tips, tricks, and resources to help you better afford your heating bill this winter. Even if you don't live in a cold climate, many of these energy saving tips can help you save money!

Schedule an Annual Furnace Inspection. Having your furnace inspected and cleaned by a qualified technician has many benefits: it ensures proper airflow in the unit, increases overall energy efficiency, and helps prevent system failures during the winter months.

Upgrade Your Thermostat. Programmable thermostats can help you save on your energy bill by automatically adjusting the temperature of your house to best suit your lifestyle.

Upgrade Your Windows/Insulation. According to the Department of Energy, about 50% of your monthly utility and energy bills come from heating and cooling your home. There may also be incentives, grants, energy assessments, or other assistance available depending on where your house is located.

Invest in DIY Covers for Windows. Sometimes, purchasing new windows and/or insulation isn't feasible in the short term. Installing DIY insulation kits and/or heavy-duty drapes can act as a stopgap measure and result in a more comfortable living space without the need for major construction.

DIY Projects. To help reduce both energy and labor costs, consider energy saving options that you can do yourself. The Department of Energy has published a list for helping you get started. Check out <https://www.energy.gov/energysaver/do-it-yourself-energy-savings-projects> for more information!

Research Supplemental Heat Assistance Programs. Many states have assistance programs designed to help individuals who may otherwise have difficulty with their heating costs. While not applicable in some cases, researching what options are available in your area could make a large difference in your overall budget.

IT'S BACK!

SAFE 2022 Scholarship



The StraightTalk® Association for Financial Empowerment (SAFE) is pleased to announce the return of its scholarship program for 2022! This year, SAFE will award up to \$20,000 in scholarships to hardworking individuals looking to further their education or career. Ideal candidates value and make contributions toward:

- Helping people
- Serving the underserved
- Making an impact in and giving back to their community

The SAFE Scholarship Program is open to any SAFE member or Corning Credit Union member who is in good standing and over the age of 16. The member must also have established plans to take the next step in their education, development, or career, including vocational studies and/or military enrollment. Watch your email for a separate announcement when applications open at the end of this month!

To learn more about the scholarship, eligibility requirements, and how to apply, please visit www.financiallysafe.org/scholarship

SOUTHERN TIER WOMEN'S CONFERENCE HIGHLIGHTS

This fall, SAFE sponsored the 7th annual Southern Tier Women's Conference. More than 40 women attended the event, which featured a variety of speakers and topics. For more information and a link to event photos visit: <https://www.facebook.com/SouthernTierWomensFinancialConference>