



## STAY AHEAD OF SEASONAL HOME COSTS

As the seasons shift, so do the expenses that come with keeping a home comfortable and running smoothly. It's easy to underestimate how much utility bills can fluctuate. Add in other expenses —like gutter cleaning in the fall, storm prep in spring, or lawn care during peak growing season —and soon your budget is fluctuating as much as the shifting weather. With some planning, you can stay ahead of these costs and avoid feeling squeezed when these expenses arrive.

### SIMPLE WAYS TO GET AHEAD

#### 1. Build a Seasonal Sinking Fund

A sinking fund is just money you set aside for a specific purpose. Start a "home fund" and add a little each month, even in off-seasons. For example, if your winter heating typically runs \$600 total, saving \$100 per month from July to December can make the bill feel manageable instead of stressful. Preventive care can be far cheaper than emergency repairs.

#### 2. Get Smart About Energy Efficient

- Seal gaps around windows and doors to reduce drafts.

- Switch ceiling fans to rotate clockwise in the winter, pushing warm air down.
- Replace HVAC filters regularly for better efficiency.
- Unplug unused electronics - even this small step can help trim costs.

#### 3. Time Your Maintenance

- Schedule furnace and air conditioning unit checkups before the busiest season.
- Clean gutters before heavy rains or snowfall.
- Test your sump pump and smoke detectors as the seasons change.

#### 4. Compare Utility Plans

Some providers offer budget billing, which spreads costs evenly over the year. Others may have seasonal discounts or rebates for energy-efficient upgrades. Spending a few minutes reviewing your options could save you real money.

#### 5. Keep an Emergency Buffer

Even the best planning can't cover every surprise. A small emergency fund - ideally \$500 to \$1,000 - can give you peace of mind when an unexpected repair or bill pops up.

### MAKING SEASONAL COSTS FEEL LESS STRESSFUL

Seasonal expenses are part of homeownership, however they don't have to derail your financial wellness. The key is to build these expenses into your spending plan so you're ready when the seasons change.

Think of it this way: you don't have to solve everything at once. Each small step - setting aside a little extra, tackling one efficiency upgrade, or scheduling one preventive check - adds up to lower stress and smoother budgeting.

### YOU'RE NOT ALONE

If seasonal costs or other expenses are weighing you down, remember that support is available. Budgeting resources through your financial institution can help you create a personalized plan. Free financial counseling is also available through our trusted partner, GreenPath Financial Wellness. Homeownership comes with surprises, but your finances don't have to be one of them.

## RECOMMENDED FOR YOU

### Sinking Funds: Your Savings Strategy for (Un)Expected Expenses

What You Will Learn:

- The strategy of using sinking funds for unexpected expenses
- The types of expenses you should save for using sinking funds
- How to structure your saving plan using sinking funds.



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