



Beat the Heat—and Debt: Cool Ways to Save on Utilities and Everyday Costs in July

As temperatures rise, so can your utility bills—but that doesn't mean your budget has to boil over. With a few smart strategies, you can stay cool while keeping your financial wellness intact this summer.

Chill Your Home Without Melting Your Budget

1. Maximize A/C Efficiency:

Set your thermostat to 78°F when you're home and a few degrees higher when you're away. Each degree higher can save up to 3% on cooling costs. Make sure filters are clean and vents are unobstructed to keep your system running efficiently.

2. Use Fans Strategically:

Ceiling fans use far less energy than air conditioning and can make a room feel 4°F cooler. Just remember—fans cool people, not rooms. Turn them off when you leave to save power.

3. Block the Sun:

About 76% of sunlight that hits standard double-pane windows enters to become heat. Use blackout curtains, shades, or reflective window film to keep indoor spaces cooler.

Lighten the Load on Your Electricity Bill

4. Delay Heat-Producing Chores:

Run dishwashers, washing machines, and dryers at night or early morning to avoid heating your home during peak hours. Better yet, air dry your clothes to save even more.

5. Switch to LED Bulbs:

They use up to 90% less energy than incandescent bulbs and emit less heat—keeping rooms cooler and bills lower.

6. Unplug the “Energy Vampires”:

Appliances like microwaves, chargers, and gaming consoles draw power even when turned off. Use power strips and turn them off when devices aren’t in use.

Stretch Summer Spending Without Sweat

7. Skip the Drive, Embrace the Staycation:

Fuel prices often spike in summer. Instead of a long getaway, explore local parks, community events, or try a themed “vacation day” at home. You’ll save big on travel costs and still enjoy a memory-making break.

8. Shop Smart for Summer Fun:

Take advantage of July’s seasonal deals—look for discounts on outdoor furniture, swimwear, and grilling supplies post-Fourth of July. Use cashback apps and rewards points to maximize savings.

9. Cut the Takeout Habit:

Hot weather can make cooking unappealing, but prepping no-cook meals like salads, sandwiches, and smoothies keeps your kitchen cool and your budget in check. Try batch prepping to avoid the daily temptation of takeout.

Refresh Your Financial Wellness

10. Conduct a Mid-Year Budget Review:

July is the perfect halfway checkpoint. Are you on track with your savings goals? Have any subscriptions crept in that you don’t use? Tighten up where needed and reallocate toward your priorities.

11. Build a Cooling-Off Fund (aka Emergency Savings):

If summer surprises like a broken A/C or unexpected travel pop up, an emergency fund can help you stay afloat without relying on credit.

12. Take Advantage of Free Financial Resources:

From virtual webinars to budget calculators and free coaching through programs like KOFE, you don’t have to navigate your finances alone.

Bottom Line:

July’s heat doesn’t have to burn a hole in your wallet. With a few savvy changes and a dash of intention, you can stay cool, financially confident, and ready to make the most of summer—without breaking a sweat.