

Save Hundreds on Your Heating Bill

BARRING AN UNFORSEEN MIRACLE, this year's home-heating bills will likely be a lot higher than last year's - which were a lot higher than the year before.

But before you start loading up on some extra pairs of mittens to wear around the house, know this: With a few simple steps, you could slice hundreds off your annual energy tab. Here are five ways to cut costs:

1. Schedule a Check-Up

Regardless of the type of heating system you have, it needs an annual check-up by a professional, says Wendy Reed, an Energy Star spokeswoman and U.S. Environmental Protection Agency official. "It's like having your car tuned up," she says. "It's absolutely necessary maintenance that needs to be done on your system. Otherwise it will continue to lose efficiency over time." A small fee upfront will help avoid bigger costs down the line. And annual checkups are also an important safety precaution. (You can download A Guide to Energy Efficient Cooling and Heating at the Energy Star web site — <http://www.energystar.gov/> — which includes a handy maintenance checklist.)

2. Buy a Programmable Thermostat

After a cold commute, you like to open your door to a toasty home. And you hate waking up in a cold bedroom. But that doesn't mean you need to have the heat blasting day and night.

With a programmable thermostat, you can heat your home at various temperatures throughout the day, allowing the house to be cooler when no one is home or when everyone is asleep, says Mel Hall-Crawford, energy-projects manager at the Consumer Federation of America. You can crank up the heat 30 minutes before it's really needed, and never feel the difference.

Installing a programmable thermostat shouldn't set you back more than \$150 - and you can quickly recoup your costs. According to the U.S. Department of Energy, you can slash your heating and cooling bills by 10% annually just by turning your thermostat back 10% to 15% for eight hours a day.

3. Plug Up Leaks

Imagine a water balloon with lots of little pinholes in it. Sure, the holes are small, but that doesn't mean the balloon isn't losing water.

Chances are, your house is like that balloon - slowly but surely losing heat to tiny leaks. And a lot of little leaks can add up to one big bill. Doors and windows are the most obvious culprits. But you also should check out electrical outlets, ceiling fixtures, ducts and your attic door, according to the DOE. "If your home has leaks, you're in essence heating the outdoors," says Rozanne Weissman, spokeswoman for the Alliance to Save Energy.

So how do you know you've got problems? Some you can obviously feel. For smaller ones, a simple test suggested by the Department of Energy is to light an incense stick and hold it up near the locations mentioned earlier. If the smoke goes horizontal, you've found a leak.

5. Upgrade Your Appliances

If you have home-heating appliances that date back to the Reagan administration or earlier, it could be time to think about an upgrade. Replacing an outdated model with one that has earned the Energy Star label (Energy Star is a joint program run by the Environmental Protection Agency and the Department of Energy) could cut your home-heating costs significantly. Energy Star furnaces, for example, are 15% more efficient than standard models.

Typically you'll pay a bit more for a product with the Energy Star label. But consider this: Starting in 2006, you could be eligible for a tax credit based on your energy-efficient purchase. We won't lie to you: These new tax breaks are confusing, so if you're banking on earning one, you should run it by your accountant beforehand. But the savings can be substantial.