

ACHIEVEments

For Members of the Louisiana Association for Personal Financial Achievement

MAY 2013

5 MONEY SAVING TIPS FOR SUMMER

from Jeremy Vohwinkle, former About.com Guide

You can save money throughout the year, but the warm temperatures of summer provide a few additional tips that can help you save even more money. Here are some things to try during those warm months.

1. Turn off the air conditioning. This doesn't mean you have to suffer through sweltering heat, but you should be aware of the weather so that you can maximize efficiency and save money by using it only when needed. For example, if it is going to be a cool night, turn off the air before heading to bed and open a few windows.
2. Cook outside. Using the stove or baking in the oven can create a lot of excess heat that has nowhere to go except in your house. Consider taking meal plans to the barbecue grill outside so that you can keep your cool inside.
3. Let your laundry dry outside. If you have the ability to hang up laundry outside, let the sun and warm summer breeze do the drying for you. Even if you can't hang up clothes outside, try using your dryer on a lower heat setting or only partially drying your shirts and letting them air dry the rest of the way.
4. Replace your air conditioner filters. This can be easy to overlook, but a dirty filter can increase cooling costs. Dirty filters restrict the airflow and the efficiency of the air conditioner, which translates into more run time and higher cooling costs. Filters are cheap, so replace them regularly.
5. Plan ahead for future home and garden projects. As summer begins to wind down, it is a perfect time to be on the lookout for season ending sales. Landscape plants, tools, and other outdoor project materials tend to go on sale as people begin to look toward autumn and spending less time outside.



Need a Little Help?

We've Got Options

Federally Insured by NCUA

La Capitol
FEDERAL CREDIT UNION

lacapfcu.org

For more information, visit www.lapfa.org or call 225.342.5365



FREE SEMINARS

ACHIEVE Financial Literacy Series

Achieve's financial literacy series will be held every Wednesday in May and June, from 11:30 a.m. to 12:30 p.m.

Topics will include:

Money Matters – June 5, 2013

Budgeting Basics – June 12, 2013

Auto Re-Financing – June 19, 2013

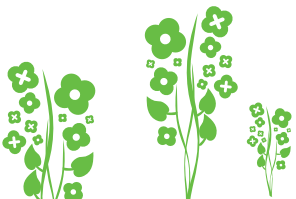
Borrowing Basics – July 10, 2013

Small Business Finance: QuickBooks Online – July 17, 2013

Financial Peace – July 24, 2013

Visit www.lapfa.org for a complete listing of seminars or contact the Achieve office at lapfa@org for session dates and times.

GOING GREEN



The Louisiana Association for Personal Financial Achievement would like to announce the new format for the previously printed *Achievements* newsletter. We are going green, and *Achievements* is now available as an electronic newsletter. We're doing our part to save some trees, and share information with you faster and more efficiently. An e-mail blast will be sent to you providing you with a hyperlink to the new online version of the newsletter. Please take the time to confirm that we have your correct e-mail address. E-mail the following message to achieve@lapfa.org; "I would like to Go Green."

Improving the lives of individuals through personal financial training

Contact Information

Phyllis P. Phillips, Executive Director
700 Main Street, Suite 107
Baton Rouge, LA 70802

Phone
225.342.5365
8am-5pm, CST, M-F
Email
achieve@lapfa.org
Website
www.lapfa.org

2012 - 2013 Officials

Dr. Jim Gardner, *President*
Samuel Sanders, *Vice President*
J. Reginald Coco, Jr., *Secretary/Treasurer*
Michael Hooper, *Director*
Jeanne Johnston, *Director*

For more information, visit www.lapfa.org or call 225.342.5365