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of whether you rent or own, or live in an apartment, house, or mobile home. Contact your state weatherization agency to apply.

If you're in need of emergency assistance, apply for the Low Income Home Energy Assistance Program (LIHEAP). This federally funded program offers cash grants to cover utility bills. Some states also offer energy-related home repairs through LIHEAP that can save you money in the long run.

Savings by design: Home decorating tips set the scene for lower dues

Who says making your house more resistant to the elements can't make it more beautiful, too? Use these tips to tap into home savings and superior style.

Finesse your fans. Ceiling fans add style to a space, but there's more. The direction your fan turns can impact your heating and cooling costs. A counterclockwise spin is great during the summer because it pushes cool air down toward you, lessening your need for AC.

Flip the switch in winter so the blades spin clockwise. That way your fan will pull cool air upward and drive warm air down to the floor. This could reduce your heating needs and cut your costs by 10%, says the Department of Energy's Building Technologies Office.

Cover your floors. An estimated 15% of your house's heat is lost through the flooring. By covering bare floors with carpet or throw rugs, you add a layer of insulation that traps in heat. Plus carpet feels warmer under your feet, so you won't need to crank the heat up as much to stay toasty.

Put your window hangings to work. Insulated cellular shades and window quilts provide the most protection from wind and cold. Exterior awnings, roller shades, and roller shutters, on the other hand, offer the best defense against the sun's heat. Visit *efficientwindowcoverings.org*

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for guidance on options that are best for your climate and window type.

Nurture your landscape. Interior changes can lower your heating and air costs, but shift your gaze outside for extra savings. Strategically planted trees can break the wind and offer shade. In fact, research by the U.S. Department of Energy suggests that three properly placed trees could save a household over $100 annually. Even just shading your outdoor air conditioner can improve its efficiency by as much as 10%.

The most effortless way to keep your home comfortable while saving cash

Turn back your thermostat by 7 to 10 degrees for eight hours each day, like when you're asleep or at work. This simple tip could save you $87 or more on utility bills and requires almost no work at all.

The smaller the difference in temperature between your indoor air and the outside, the lower your overall bill will be.

Although you can make these changes manually, a smart or programmable thermostat can start adjusting the temperature before you wake up or get back home. That way you won't be uncomfortable with the new settings.

The secret program that rewards you with money

With a one-and-done setup, load management programs make lowering your heating and cooling bills easy. Here's how it works.

A switch is installed to control major appliances, like your HVAC system and water heater. The power company then has the option