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One easy insulation project you can do yourself is using bubble packing sheets to seal up drafty, single or double glazed windows. The air pockets make it a good insulator. Plus it's inexpensive, especially if you're reusing some from a package.

Apply the wrap to the inside of your windows by spraying a light film of water on the windows and gently pressing the bubble side against it until it sticks. This trick will trap heat in your house, lowering your energy bills in the winter.

Slash utility bills with these household tips and government giveaways

Your walls, roof, and other barriers to the outside make up your home's envelope and shelter you from the elements. Maintaining the integrity of this envelope is essential because letting air leak in will raise your energy costs. The government can help.

> "The average American household spends almost half of its annual energy bill on heating and cooling their home. More than $900 a year on average," says Brittney Gordon from Energy Star. "By switching to an Energy Star-certified air source heat pump, you're going to save energy and money all year long."

The Weatherization Assistance Program (WAP) helps increase the energy efficiency of low-income homes. If you qualify, you could get over $4,500 worth of energy-saving improvements made to your house for free. Professionals will first perform an energy audit where they assess your house for the most cost-effective changes and any potential safety hazards. Then they'll take weatherization measures like maintaining or replacing your HVAC system, adding insulation, and repairing small leaks in your walls or attic.

These improvements decrease energy use and could save you more than $280 a year on your energy bill. Upgrades aren't reserved for single-family homes either. WAP may provide assistance regardless

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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*