



## WASHPARK CAPITAL

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Sustainable investing, financial planning and small business retirement plan consulting.

# 39 WAYS

**to Live Sustainably  
and Save Money**

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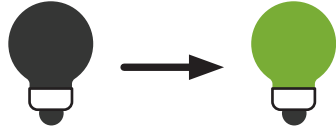
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# INTRODUCTION

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Sustainability is too often viewed as a chore or a lifestyle that only the wealthy can afford. However, there are many simple ways to incorporate money saving, environmentally friendly activities into daily living. Small changes, such as adjusting your thermostat by a degree or two, add up to make a big difference over long periods of time. The 39 tips below highlight the financial benefit of smaller bills and a cleaner living environment. They are a reminder that having a more mindful approach to spending will reduce stress and instill a peace of mind that simple, sustainable living, is helping keep dollars in the bank.





## 1. Turn off the lights

Leaving the room? Even if you think you'll be back in five minutes go ahead and flip the switch. Once you leave the room it's possible that you won't return as quickly as you thought. Even if you do, there's no point in lighting an empty room for the time that you're out!

### **Resources:**

*Turn off the lights*

*Turn off lights when you're not using them*

*Facts About Turning Off Lights to Save Energy*



## 2. Unplug

Did you know that a lot of electric appliances, including your phone, laptop charger and coffee maker use energy when idle, just because they're plugged in? Don't let them waste energy (and your money), be sure to unplug chargers and appliances when not in use.

### **Resources:**

*How much can you save by unplugging appliances?*

*Appliances Still Use Power When Turned Off*

*12 Household Appliances You Should Unplug to Save Money*



### 3. Buy rechargeable batteries

In the long run, using rechargeable batteries saves you money and keeps batteries out of landfills which are full of toxic and poisonous materials. Disposable batteries that are improperly disposed of contribute to heavy metal contamination of groundwater when they leak. If you must purchase reusable batteries make sure you recycle them.

**Resources:**

*Rechargeable Batteries – compared and explained in detail*  
*How to Buy Rechargeable Batteries*



### 4. Turn off the television

Obviously, an appliance turned off uses less than an appliance left on. However, many American households leave their televisions on for considerable portions of the day, even when no one is in the room. Get in the habit of turning off the tube when you're done using it. Or, if you're not one of the millions already that have cut the cord altogether, consider how much time and money you might save by not having cable at all.

**Resources:**

*Turn off at the plug not at the remote controls*  
*Ten Reasons To Turn Off Your TV*



## 5. Keep your thermostat lower

Data shows that even a one-degree difference can save you 3% of your total energy bill. If you drop that temperature every day, the savings will add up fast. Besides, everyone wants to break out their comfy clothes during sweater weather!

### **Resources:**

*Five Reasons to Lower Your Thermostat (Besides Saving Money)*

*10 Tips for the Thermostat: Your Key to Savings*

*3 Dumb Things You Do With Your Thermostat That Cost You Money*



## 6. Use a smart thermostat

Smart thermostats, like the Nest system, have been on the market for a while now. These nifty devices can be programmed to only heat or cool the house while you're at home. They also recognize patterns in your temperature preferences so you are consistently comfortable and paying less each month.

### **Resources:**

*How Much Cash Will A Smart Thermostat Save YOU?*

*8 Smart Thermostat Advantages*



## 7. Clean your vents

Your heating and cooling unit will spend more energy if ducts are blocked or impaired. Go around the house and make sure you don't have furniture or other items blocking the air ducts. If you have an older home (20+ years) consider hiring a duct cleaning and repairing service. You'll save money and energy and your house will reach its optimal temperature much faster.

### **Resources:**

*3 Ways Duct Cleaning Will Save You Money on Your Utility Bill*

*Signs Your Air Ducts Need Cleaning*

*Benefits of Duct Cleaning*



## 8. Use LED light bulbs

As with smart thermostats, LEDs have been on the market for a while and are now very much price competitive with their energy hungry incandescent counterparts. LEDs give off less heat, last over 10 times as long, and use less than half the energy of other bulbs. Another bonus, LEDs offer better visibility than standard bulbs, and isn't that the whole point?

### **Resources:**

*Top 10 Benefits of Using LED Lighting*

*How LED Lighting Can Save You a Boatload of Money*





## 9. Seal your windows

In the cold months tiny cracks between panes can literally send money right out the window. For a quick fix, use an inexpensive special plastic seal around windows to trap heat in. We all know that no one likes a drafty house.

**Resources:**

*Save Money & Bubble Wrap Your Windows*  
*Seal Air Leaks to Cut Home Energy Costs*

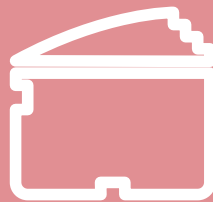


## 10. Your energy company can help

Local energy providers across the country are increasingly creating energy savings programs chock full of incentives. Many programs provide rebates on LEDs, low-flow showerheads and other energy-saving devices. Some cities have “green-utility” programs which incentivize energy companies to procure energy from renewable sources.

**Resources:**

*Office of Energy and Efficiency*



# HOME & LIFESTYLE

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## 11. Buy in bulk

This is another great one that not only reduces waste, but is also likely to save your hard-earned money. Whenever you can, buy in bulk! Rice, flour, pasta, dried beans, nuts, dried fruits, and even some cereals and candies are readily available in bulk for cheaper rates than when packaged. Buying in bulk cuts way back on cost and packaging waste!

### **Resources:**

*The Benefits Of Buying In Bulk*

*15 Items Always Worth Buying in Bulk*

*How to Save Money When Buying in Bulk*



## 12. Get rid of unused items

Have you outgrown some clothes or simply tired of them? Don't throw them out! When you donate clothes, either to an organization for individuals in need or a facility that recycles and repurposes the materials, you do your part to keep landfills just a little bit emptier.

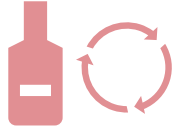
Clutter can negatively impact your life in ways that are hard to define. Reducing clutter can help you think about what you really need and want to have in your personal space. Consider selling unused houseware, electronics and clothes, adding the income to your emergency fund, college savings or retirement.

### **Resources:**

*Where to Donate Used or Old Clothes to Charity*

*39 ways to sell your old stuff for the most cash*

*How to Declutter and Put Cash in Your Pocket*



## 13. Use a reusable water bottle

The plastic used to bottle water takes over 1,000 years to biodegrade. Do you think your bottles are being recycled? Think again. Only PET bottles, a mere 20% of all water bottles, can be recycled, so the other 80% end up in the landfill. Boycott disposable bottles with your reusable water bottle! You will save money, the environment, and if using a glass or BPA-free bottle you will be supporting your health as well.

### **Resources:**

*Think Reusable Bottles, Forget Plastic Bottled Water*

*Reusable Water Bottles = Triple Bonus*



## 14. DIY your housecleaning

Don't buy bottled cleaning solutions with all their packaging, but rather make your own. Homemade cleaning solution is effective and safer for you, your home and the environment! It's also cheaper than the commercial stuff.

### **Resources:**

*9 Homemade Cleaning Products*

*Non-Toxic Home Cleaning*

*The Ultimate Guide to Homemade All-Natural Cleaning Recipes*



## 15. Go on a spending fast

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Skip restaurants for the next month. Don't buy new WANTS (clothes, housewares, movies, etc.) and only spend on your NEEDS. The purpose of this exercise is to begin a mindfulness practice around spending. Awareness helps you realize how much you might be spending on things you don't need. These savings can kick-start an emergency fund.

### **Resources:**

*Taking a Deeper Look at Wants Versus Needs*

*22 Spending Tips*

*30 Tips to Spend Less and Save More*



## 16. Become more aware of your spending via tracking and budgeting

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Record your spending every day for a few weeks then review where your money is going. This can dramatically increase your mindfulness about spending, identify opportunities for change, and motivate you to make those changes. Set a monthly budget based on realistic goals and make a date with yourself around the middle of every month to review progress and see where you may need to cut back in order to meet your goals.

### **Resources:**

*12 Free Apps To Track Your Spending And How To Pick The Best One For You*

*How to track your spending (and why you should)*

*Three Simple Steps to Help You Transition from Expense Tracking to Real Budgeting*



## 17. Check your phone data plan

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Can this be reduced by using more wi-fi at home? Many people have data plans that are far beyond their needed data capacity. Reducing your phone bill by \$20 a month will save you \$240 a year. Add that up over the next 25 years and you'll have \$6,000 to put toward an emergency fund or much deserved vacation!

**Resources:**

*Cut down on your phone bill: How to reduce your data usage on Android or iOS*  
*Cell Phone Plans: How Much Data Do You Really Need?*



## 18. Follow the one-week rule for purchases

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Avoid instant gratification by allowing purchases time to percolate before you take the plunge. By taking a breather you will save significant money on things you really don't need. Consider keeping a running list of desired purchases in your phone. At the end of the week or once a month go back to review and prioritize. You will likely have already forgotten about the majority of day to day wants, and anything high on the priority list can confidently be purchased.

**Resources:**

*10 Simple Ways to Beat Impulse Buying*



## 19. Use houseplants

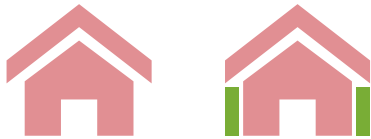
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Having plants in every room not only allows for a friendly home environment, but provides some concrete health benefits as well. Houseplants are a natural purifier and are much cheaper than buying an electrical version. The most efficient way to do this is to have at least one 10-12 inch potted plant for every hundred square foot in your home.

**Resources:**

*5 Benefits of Houseplants*

*Types of Houseplants To Clean Indoor Air*



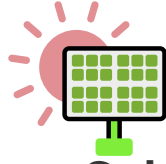
## 20. Home Improvement

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You don't have to buy an electric car or install a wind farm to benefit from tax credits. Simple changes such as adding more insulation or installing energy efficient windows can save you a bundle. There are both federal programs (such as the American Reinvestment and Recovery Act) and state programs. Almost any sustainability improvement to your house will save you money regardless of tax incentives. You could be paying less on water, heating and electricity bills, with installation costs quickly paying for themselves.

**Resources:**

*8 Energy-Efficient Home Improvements That Save Money*



## 21. Solar incentives

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If you want to take advantage of Colorado's sunny weather, installing solar panels is a great way to save energy and money. You may be eligible for a rebate on solar panels, but act fast, as these programs are often limited and have a large number of applicants. Some sustainable building measures, like solar panels, may be exempt from property tax as well. You'll want to double check to see what you're eligible for before putting in an order. People tend to get skittish about the power-generating capabilities of solar, but fear not; modern solar power systems are capable of producing more than enough power for large households, even on cloudy days.

***Resources:***

*What rebates and incentives are available for solar energy?*





**FOOD**

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## 22. Shop sustainably

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Eating sustainably starts with the right shopping mindset. You don't need to spend your monthly salary on a label that says organic to prove that you are living sustainably. Instead, focus on the ingredients in everything you buy. Spend some time understanding the labels and what they mean. Try attending the weekly farmer's market in your neighborhood and learn where your food is coming from. Knowing food miles is important because mileage increases prices and adds to CO2 emissions. Try to avoid air freighted food at all costs, which will usually include tropical fruits and vegetables, and other foreign foods.

### **Resources:**

*5 tips for sustainable eating*



## 23. Grow food

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The easiest way to reduce food miles is to grow your own produce. You don't need to be operating a full-scale urban farm to benefit from a garden. Even if you only produce small produce such as tomatoes, garlic, and onion, you will be making a difference. Gardening also has wonderful physical and mental health benefits. Enjoy time in the sun and a relaxing activity.

### **Resources:**

*How to grow your own food in your backyard*

*4 Reasons Why You Should Grow Your Own Food*

*The 16 Best Healthy, Edible Plants to Grow Indoors*



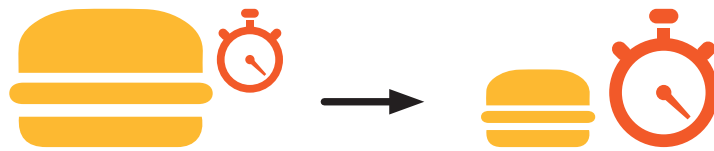
## 24. Cook sustainably

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Cooking sustainably is the other part of eating sustainably. Plan meals so you can cook in bulk, helping save time and energy (both yours and the stovetop's!). Freezing meals makes for easy access and zero prep time the following week. Also, when choosing what to eat, try eating lower on the food chain. For example, try using parts of meats that others will usually avoid, or try cooking less popular fish and meats. While cooking, ensure you throw all food scraps in the compost. Composting can be beneficial if you are growing your own food, or if not, it can easily be picked up along with your trash and recycling (be sure to investigate programs in your geographic area). Any diversion of plant/animal based product or recycling from landfills makes a difference.

### **Resources:**

*Reducing Food Waste at Home*  
*29 Ways to Reduce Food Waste*



## 25. Serve smaller portions and eat slower

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You can always go back for seconds if you're hungry, but once food touches your plate it's far more likely to end up in the bin than in a tupperware full of leftovers. Serving smaller portions may also help you realize that you're full faster, giving the added benefit of improved health and a trimmer waistline!

### **Resources:**

*How to Eat Small Portions During Meals*



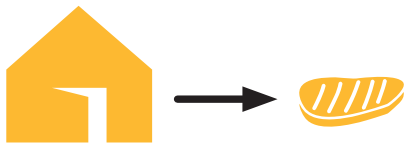
## 26. Share food

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Shopping and cooking in bulk can be difficult if you are single or have a small family. If this is the case, try developing a system to share food with your roommates, workmates, or even local communities you are part of. Take turns bringing lunch to the office for you and two friends, with them doing the same another two days of the week. Wasted food is a huge problem, as leftovers are often placed in the fridge for days then thrown away. Sharing food allows for less waste and less energy used on buying and cooking food. There are also numerous studies on the benefits of taking the time to sit and enjoy a meal with others.

### **Resources:**

*The Importance of Sharing Meals*  
*Sharing Food Happiness*



## 27. Consider getting beef from a local source

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Yes, it's typically more expensive to buy local grass-fed beef. But, if you buy quality meat that makes meals at home delicious and healthy, you will end up spending a lot less on eating out. Conventional beef is usually loaded with antibiotics, contributing to a massive and systemic resistance problem. Grass fed cattle are much healthier, cleaner, and better for the environment.

### **Resources:**

*7 benefits of eating local foods*  
*More Advantages of Grass-Fed Beef*



## 28. Meatless Mondays

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Completely eliminating meat from your diet may not be realistic, but that does not mean you cannot try and eat more sustainably. Raising meat will always require more energy and cost than vegetables, so it's more sustainable to have a plant-based diet. One way to do this is to eliminate meat one day of the week. By replacing meats with tasty grilled vegetables or high protein foods you will barely notice the difference. This can also have many health benefits in cleansing your digestive system.

### **Resources:**

*Study reveals tremendous benefits of eating less meat*

*Eating less meat isn't just good for you, it could save the planet*



## 29. Eat out less

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Pack a lunch. Make fewer trips to the coffee shop. Save time. If you're spending \$15 a day on lunch by going out, and only spend \$5 to bring a lunch to work, you'll save \$50 per week. Multiply that by 52 weeks a year and you'll save \$2500 over the next 12 months! Packing a lunch is likely much healthier and quicker than driving somewhere too. Use saved time to relax over your lunch break or to knock out a few errands.

### **Resources:**

*6 Reasons Why You Should Stop Dining Out*



## 30. Pack homemade snacks in reusable containers

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Instead of packing commercial granola bars with their individual wrappers, or trail mix in their plastic pouches, make your own granola bars or trail mix and pack them in reusable jars or tupperware. Packaging snacks at home produces less waste, saves money, and will often be much healthier than store bought snacks. That's a win-win-win!

### **Resources:**

*Healthy Snacks for Adults*



## 31. Order appetizers and share entrees

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Restaurant meals often feature abnormally large portions, resulting in unnecessary food consumption and waste. To prevent throwing away a meal's worth of food at every sitting while on vacation, consider ordering appetizers and sharing entrees. Take advantage of doggy bags so money spent on meals is not thrown away when the plates are cleared. Eating leftovers for lunch the next day saves on buying one more meal!

### **Resources:**

*How to order healthy at a restaurant*



# RESOURCE USE

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## 32. Go paperless

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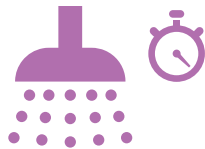
Think twice before printing an email or document. Use a calendar app on your phone instead of a paper daily calendar. Enroll in online account management programs at your bank, with insurance providers, for all bills and with your favorite loyalty programs. Opt out of receiving mail that ends up in the bin after a 20 second review.

### **Resources:**

*Ten Benefits of Going Paperless*

*The Ultimate Guide to Going Paperless*

*Setting Up and Maintaining a Paperless Home and Office*



## 33. Limit shower time

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Water requires a lot of energy to heat. Try to limit shower time to less than 10 minutes, and if you are an avid bath taker consider reducing usage by once a week. Try to actively turn off water while it is going unused, like while shaving and brushing your teeth. You could also buy a timer that automatically shuts off water after a certain point.

### **Resources:**

*Quick Saving Tip: Shorter Showers*

*A More Relaxing yet Shorter Shower*

*Water Saving Tips: In the Bathroom*





## 34. Do full loads of laundry

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Avoid wasting money, energy, water and time by washing unnecessary loads of laundry. Try to wait until you have a full load so that the water used to wash, and power used to dry, is being put to maximum use. In warmer months consider hang-drying clothes too!

**Resources:**

*12 Laundry Tips for Maximum Energy Savings*



## 35. Reduce water while washing dishes

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It can be easy to get into a working mode while washing dishes, allowing the water to run throughout the entire process. Over time this wastes a lot of water and is completely unnecessary. Instead, try to give all dishes a preliminary rinse, turn off the water while you scrub, then do a final rinse all at once. You can also consider using wash bins – one with soapy water to wash and one with clean water to rinse. If using eco-friendly, biodegradable soap, you can then pour bin water onto house plants. Try hard to wait until the dishwasher is full before running it.

**Resources:**

*How to Conserve Water when Doing Dishes*



**TRAVEL &  
TRANSPORTATION**

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## 36. Carpool or take alternative transportation

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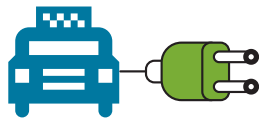
If you and your neighbor are heading in the same direction, save some gas and share a car! Or, consider organizing a work carpool or becoming a part of a community rideshare program. This reduces waste, saves money and can foster friendlier communities. Additionally, if the infrastructure in your city supports walking and bike paths, or great public transportation, try and utilize one of these sources at least once a week. Get exercise biking or enjoy reading on the bus versus sitting in traffic.

### **Resources:**

*Drive Less, Save More*

*Five Benefits of Carpooling*

*13 Reasons to Bike to Work*



## 37. Electric cars

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Electric vehicle purchases afford up to \$7,500 in federal tax credits and \$6,000 in credits from the state. Prior to purchasing an electric vehicle you can calculate the tax benefit by using a formula from the Colorado Department of Revenue. You should automatically receive the \$7,500 federal tax credit as a reduction in price at point of sale, but if not, you can claim it as a tax credit on your federal form. The dual benefit of state and federal incentives make an electric vehicle purchase more affordable than one might think. State credits will last until at least 2021, giving you time to shop around for the perfect electric vehicle for your lifestyle.

In addition to monetary incentives, driving a sustainable vehicle offers other benefits such as eligibility to drive in the carpool lane with only one passenger. This requires applying and approval, but the process could shave a substantial number of hours off your normal commute. Check out the DMV website to see if your car is eligible for other tax credits.

### **Resources:**

*5 Advantages Electric Cars Have Over Gas Cars*

*Analysing environmental benefits from driving electric vehicles*



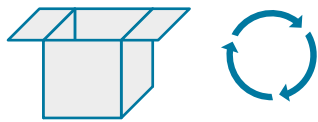
## 38. Look for eco-resorts

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Many eco-tourism destinations, especially those set in beautiful places such as Costa Rica, are actually under threat from tourism-related environmental damage. When traveling, consider staying at or booking trips through eco-resorts dedicated to maintaining a small environmental footprint.

**Resources:**

*Sustainable Ecotourism Directory of Lodges and Tours*



## 39. See if your hotel has green options

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Even if you can't find a fitting eco-resort, more and more hotels are offering greener travel options for their guests. You can often elect to skip a day of having the sheets changed or leave unused towels on the racks so they are not unnecessarily washed.

**Resources:**

*Environmentally Friendly Hotels*

*Why Hotels Are Going Green*

# CONCLUSION

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Sustainability is not the hard fought challenge that some people perceive. It simply requires a bit of foresight and personal accountability. If you incorporate even half of these tidbits into your daily lifestyle you will dramatically reduce usage of the planet's resources and the carbon footprint you leave each day. At the same time, you'll slowly be saving money by eliminating unnecessary purchases from your life. By keeping your head in the sustainability game you'll become an environmental champion in no time.

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*TED Talks on Sustainability*

*10 Sustainable Business Stories*

### ***Disclosures:***

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**THANK YOU!**

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