

# Home expense management: 3 tricks to limit your expenses

Keeping household expenses under control, especially in a period like this, is essential to better manage your family economy and make ends meet at the end of the month. To carry out a **correct management of home expenses**, these few tricks are enough to make a difference by the end of the month.

## Home expense management: focusing on to how you heat your house

Let's start with warming-up. To keep the house warm it's not necessary to turn on the heaters and get the temperature to tropical levels, but it's better to keep a constant temperature between 18 ° and 20 ° avoiding heat loss. To do this, there are some easy tricks to use, let's take a look.

If you leave the house in the morning and come back in the evening, you certainly cannot keep the heaters on while you are not at home. A system to control the heating is the Chronothermostat, a device that allows you to adjust the temperature in the house during the different times of the day or night. Unlike the thermostat, the Chronothermostat allows you to set two types of temperatures: comfort and reduction. When you are away from home it is best set to the "reduction" mode, in order to find a warm and comfortable environment, without unnecessary waste. Furthermore, the Chronothermostat can also be connected to portable devices such as a tablet or Smartphone so as to have control remotely.

If you have a fireplace in your home, consider insulating it

when it is not in use. All you need is a thermal insulating panel that can be found on the market at an affordable price, or a chimney balloon to be inserted in the flue to prevent the heat from being dispersed outside. In regards to window shutters, be careful of the seal on the roller shutter boxes placed on the windows.

Another simple action, which may seem insignificant, is not to block the radiators with chairs or other furniture so as not to obstruct the heat emission. Also beware of drafts, try to limit them by placing self-adhesive seals on the doors and windows. With these small, but fundamental precautions, you can keep your home heating costs under control.

## **Lower your monthly home expenses by paying attention to the appliances you buy**

One of the expenses that mostly affects the family budget is the electricity bill. Also in this case it is possible to limit waste by paying attention to appliances we normally underestimate.

Let's start with the choice of appliances. If you need to buy them, remember that by opting for the energy efficiency class A, A ++ or A +++, you will spend a little more initially, but the expense will be sufficiently reduced over time with "cheaper" bills. Think that a class A refrigerator brings electricity saving of 24% on the electricity bill.

Now we come to a daily action that will bring down your household expenses: do not keep appliances on stand-by. We assume that when you go to sleep you let the television turn

off by itself? You may not know that turning off the TV or computer will save you 16% on your bill.

## **Use family budget apps to organize expense management**

Leave the classic way of noting expenses. You can now use specific apps to keep the family and domestic budget under control. Here are some popular expense management apps: Monefy, Expensify and iSpesa. These applications replace common notebooks and are certainly more practical and functional, as it is possible to synchronize budget planners with other devices to share the findings with the people who live with you. In addition, as soon as you make a purchase you can conveniently record your spending or record your bills and create monthly spending limits for your home budget management.