



# Project

# GLOW

October  
2009

A newsletter to inform and help the community find the resources they need to succeed!!

## How To Save on Your Utility Bills



Paying the Hydro bill is your responsibility. How much you pay for your bills depends on how much you use. It's pretty simple: the less you use, the more money you save. Here are a few simple and easy things you can do to keep the cost of your bills down...

- Keep your thermostat low at around 20-23C so that your apartment feels warm and comfortable, but not hot.
- During the day, turn the heat down between 18-20C if you're away from your apartment, and at night when you go to bed. Wear warm nightwear.
- Wear socks, slippers and a sweater in your apartment to keep your feet warm and body warmer.
- During the winter months, leave your drapes open during the sunny days to let in natural light and heat, and close the drapes at night to help protect against heat loss.
- Turn off lights that are not in use, and when you leave a room.
- Use lower watt light bulbs wherever possible, or use compact fluorescent light bulbs.
- Don't allow children to play with small electrical appliances.
- Unplug small electrical appliances like the toaster, or coffee maker when you're not using them; these appliance 'leak' energy even when plugged in but not in use.
- Never use your oven for heating your apartment. Ovens are for cooking only. Leaving the oven door open consumes a large amount of power and creates a dangerous situation for children. Turn it off as soon as you are finished cooking.

Notify your caretaker of any damages or repairs in your apartment, especially repairs such as leaking taps, pipes, or running toilets, as soon as you notice them. Your caretaker will either fix it or call the office to send a professional.

## Annual Housekeeping Reports

WHRC is visiting suites to complete the Annual Housekeeping Reports. We encourage all tenants to spend time making sure their suite is up to WHRC housekeeping standards prior to our visit. You will receive at least 24-hour notice that we will be entering your suite. WHRC has selected the following buildings to be inspected in October:

**640 Selkirk Ave.  
86 Young St.  
1 Flora Place**

Sometimes, keeping up with cleaning can become overwhelming. For housekeeping advice, please call Fiorina at 949-2896 to learn ways to keep your apartment up to WHRC standards.

## Ho, Ho, Ho...

Christmas is just around the corner! For some it can be financially stressful during this season. It can be hard to pay all your regular bills and buy extra gifts and food for families on a limited budget.

The Salvation Army can help out. This organization offers two programs to any low income family. And you don't have to be on Social Asst., to qualify.

The Food Hamper and the Christmas Toy Centre (aka Toy Mountain) are both available to those that register. However, children must be under 15 years to qualify for any toys .

To register for either a food hamper or toys, call **946-9490 starting Monday, Nov 02** . Their staff will provide all the details when you call.

# Creating a Spending Plan

If you're having a hard time paying your bills and don't know where the money is going, it might be helpful for you to set up a spending plan (budget). To figure this out, you need to keep track of what you're actually spending your money on rather than trying to guess weeks later. Creating a spending plan is actually easy to do. It just takes a bit of time over the course of a month.

The first thing to keep in mind is the amount of money you spend might vary from month to month, so every month will look slightly different. For instance, you may buy a birthday present in June, none in July and two in August. The idea is to have an idea of what you're spending your money on this month, so that you can adjust your savings or spending for the next month and have enough to pay bills, and have a bit extra.

So to get started, grab a clean piece of paper and write long-ways. Draw a chart with up-and-down column named: **Date, Income, Expenses, Total Expenses, and Running Balance**. Make different columns for each expense item under Expenses.

Start by writing down your Fixed expenses. These are the bills you have to pay once month or regularly, like rent, daycare, Credit cards, hydro, cable, phone, internet and so on. Then write down the bills or expenses that you will need to pay at some point in the month, like groceries, transportation (gas/bus tickets), car insurance, clothes, medicine, laundry, and entertainment. Also include things like cigarettes, renting movies, and other miscellaneous items (fun).

Then, you need to write down what you earn throughout the month. Start with regular income you receive. It doesn't matter if you earn money through social assistance, pension, or if you work. Include child support, or other funding you may get. Then start tracking. Every time you get money, write the day you were paid in the Date column and write the amount you were paid in the Income column. Every time you buy something or pay a bill, write it down in the appropriate Expenses column. At the end of each day, add up all of the day's expenses.

For example, you paid rent for \$256.00, bought groceries for \$99.48 on October 01st. So in the Date column write down Oct 01, and all the expenses, add up the columns across, and write \$364.48 in the Total Expenses column. To figure out how much money you have left (**Running Balance**) take yesterday's balance, add any income and subtract any expense from today. This new number is how much you have right now. Check out the example below.

Date	Income	Rent	MTS	Groceries	Baby Supplies	House	Gas	Car Care	Cloth-ing	Child Care	Fun/ Misc.	Total Expenses	Running Balance
Sept 30/09													\$4.79
Oct 1/09	\$420.00	\$265.00		\$99.48								\$364.48	\$60.31
Oct 06/09							\$40.00					\$40.00	\$20.31
Oct 15/09	\$420.00	\$265.00										\$265.00	\$175.31
Oct 18/09			\$55.66		\$23.40					\$20.00	\$10.66	\$109.72	\$65.59
Oct 19/09						\$16.99					\$10.00	\$26.99	38.60
Oct 21/09	\$218.00			\$49.42	\$15.00	\$9.98	\$40.00			\$65.00		\$179.10	\$77.50
Oct 23/09									\$25.00			\$25.00	
Oct 25/09					\$23.40			\$15.00				\$38.40	\$14.10
Oct 31/09				\$10.00								\$10.00	\$4.10
<b>Total Actual</b>	<b>\$1,058.00</b>	\$530.00	\$55.66	\$158.90	\$61.80	\$26.67	\$80.00	\$15.00	\$25.00	\$85.00	\$20.66	<b>\$1058.69</b>	<b>\$4.10 left over for November</b>

If you to create your own spending plan, but need a bit of help, call Fiorina at 949-2896.

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