



KESPT Connection

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Save Money and Stay Warm as the Days Grow Colder

As outdoor temperatures begin to drop, there are some simple steps you can take to manage energy consumption while staying warm and cozy.

Replace your furnace filter. Starting your furnace at the beginning of the cold season is a good reminder to replace your forced air filter. A dirty filter decreases the efficiency of your HVAC system, so take some time to replace your filter and follow manufacturer guidelines regarding future filter changes.

Buy a programmable thermostat. There is no reason to run your heat at full blast while you are at work during the day or even asleep at night. You can save money and be more comfortable if you buy a programmable thermostat that sets the temperature low when you don't need heat. Many of the new thermostats let you make adjustments using an app from your smart phone.

Seal air leaks. Heat can escape your home from air leaks around doors and windows. Use a caulk gun to close up these gaps up in a matter of minutes.

Take advantage of the sun's warmth by keeping blinds and curtains open on sunny days and closed at night and on cloudy days.

Make sure warm air does not escape out your chimney by keeping the damper in your fireplace closed when not in use.

Turn your water heater temperature down if you are away from home for more than a day. Many water heaters have a "vacation" mode that let you do this quite easily. All other times, the Consumer Product Safety Commission (CPSC) suggests a setting of 120 °F.

For other tips about conserving energy, visit energy.gov/energysaver.



KESPT Tips

- Use your energy savings this winter to add money to your college savings account. Visit the newly designed kysaves.com to make a contribution or sign up for an automatic contribution plan.
- Talk to your employer about setting up payroll deduction at your workplace. We'll work with your HR department to help set things up. Just call us at 866-475-3210.
- Use the gifting feature in your account to invite others to make a gift to your student's account. It's easy and secure. Just visit kysaves.com/egift.

For more information, visit kysaves.com/connection or call (866)475-3210.

Three Terrific Books about Money to Share with your Kids

No matter what your kids' ages, you can help them achieve financial literacy through reading. Check out the book titles below.

Ages 4-8 The Berenstain Bears' Trouble with Money
To earn coins for the Astro Bear video game, Brother and Sister Bear find ways to work for money.

Ages 9-14 Money Sense for Klds
The author offers ideas on how kids can earn, save, budget, and invest money of their own.

Age 15-18 Money and Teens: Savvy Money Skills
A practical, no-nonsense guide to managing money for teens.



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