



PERSONAL LINES

INSIGHTS

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JULY 2020

HOME

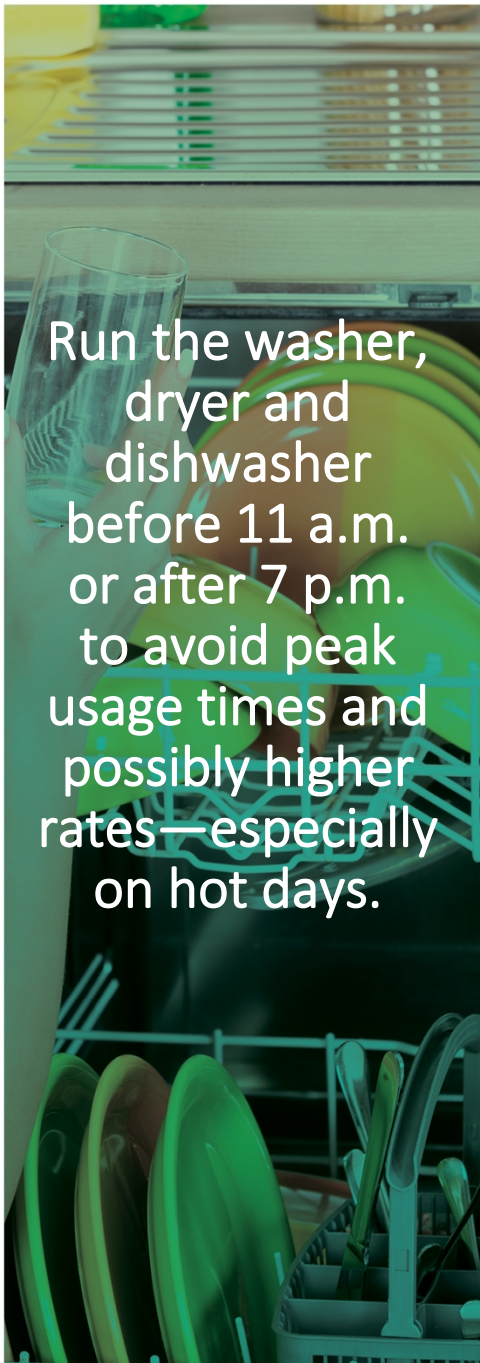
Lowering Your Electric Bill This Summer

Don't lose your cool as the temperature heats up. According to the U.S. Energy Information Administration, residential electricity sales are expected to increase by 3% this summer because more people are working from home and social distancing.

Consider the following tips to save energy and keep energy costs down:

- Seal any cracks and openings. Warm air may leak into your home around windows, door frames, crawl spaces—and even recessed lights.
- Install energy-efficient window coverings. Hanging heavy drapes in front of windows will help keep the house cool. Consider blinds or curtains that let natural light in, but prevent solar heat gain.
- Use a programmable thermostat. A smart thermostat could help save up to 10% on heating and cooling costs a year. This energy-efficient tool adjusts your home's temperatures accordingly.
- Turn off the air conditioner when you don't need it. Ceiling fans and window fans don't use as much electricity as an air conditioning unit does.
- Keep oven use to a minimum. On hot days, consider using an outdoor grill instead of the oven or stove. Other indoor low-energy appliance options include the slow cooker and microwave.

Keep in mind that annual air conditioner maintenance can also help improve your comfort and the appliance's efficiency.



Run the washer, dryer and dishwasher before 11 a.m. or after 7 p.m. to avoid peak usage times and possibly higher rates—especially on hot days.

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AUTO

Tips for Sharing the Road With Trucks

Motorists have a responsibility to proactively think about situations that may happen. Being aware of road conditions minimizes the likelihood of accidents.

Driving near an 18-wheeler is different than sharing the road with a standard-sized vehicle. Since the truck is bigger, keep in mind that its blind spot is bigger—and often in multiple areas. Truck drivers also need more space to maneuver, and more time and distance to stop. When conditions are safe to pass, consider that it'll require more time to pass a semitruck than a car—so give yourself a buffer. Other tips to keep in mind include:

- Pass with caution, ideally on the left side of the truck for maximum visibility.
- Lower your brights when you come within one block of an oncoming vehicle.
- Signal at least three seconds before changing lanes, stopping or turning.
- Practice patience and avoid unpredictable moves—like speeding around the truck—if traffic isn't moving as fast as you'd like.

Learn your local traffic rules and abide by them. Safe driving starts with mutual respect and consideration among all drivers—no matter how much space their vehicle is taking up on the road.

LIFESTYLE

Tips for Improving Your Credit Score

Lenders use your credit score to decide whether or not to let you borrow money. If you have a low credit score, you may have a hard time securing loans, signing rental leases and locking in the best auto insurance rates. To improve your credit score and avoid increasing your debt, keep in mind the following:

- Periodically check your credit score and contact credit bureaus if you spot an error. It's not unusual for there to be mistakes.
- Pay your bills on time. If you're having trouble making your payments, call your creditors and explain. You may be able to work out a modified payment plan.
- Keep your credit card balances low and don't max out your credit cards. Many scoring systems evaluate the amount of debt you have compared to your credit limits.
- Prioritize paying off your debt with the highest interest rates first. It's important to not skip the minimum payments on any other accounts though.
- Watch your credit applications. Too many inquiries in a short period of time can negatively impact your credit history.
- Do not close unused credit cards as a means of raising your credit score. Conversely, do not open new accounts just to increase your available credit. Apply for credit cards only as needed.

Remember, your credit score won't change overnight. Develop and continue practicing better financial habits, and you'll start to see your score increase over time.

In the Know

Garage Storage Tips

It may be convenient to turn your garage into a catchall storage unit, but you may find yourself quickly running out of space to park your car.

Before you begin reorganizing, start by cleaning and removing any unnecessary items. Donate, recycle or take those items to the dump. The goal is to keep objects off the floor so you can park cars easily and walk around the garage without bumping into items.

Here are tips to maximize garage space while keeping everything in order:

- Build cabinets to keep items off the floor and store them out of sight. Cabinets can provide a tidy appearance.
- Install wall organizers or bins to hold items. You'll save floor space—and sporting goods, tools and other items will still be visible.
- Install pegboards and hooks as a versatile storage option. In the future, the configuration can easily be adjusted when you add or remove tools and gadgets.
- Add overhead storage to stow seasonal items or other things that you use less frequently.

INSIGHTS