

The Energy Saver Handbook

SUMMER EDITION

- How to cut your energy bills for good.



Contents

- 2 Welcome
- 3 6 ways to stay cool and slash your power bills this summer
- 4 Everything you've ever wanted to know about rooftop solar
- 7 How families handle the heat
- 9 Solar subsidies, loans and rebates
- 10 Cut your power bills even more with home and appliance upgrades
- 11 How to save energy and money in every room of your house
- 12 How energy efficient is your home? – Energy Saving Checklist
- 14 Reference list

Molly's Top Tip
Did you know
you can negotiate
your bills?

Recently, I called up my energy and gas provider and negotiated a 15% discount! They also had a \$50 credit offer for new customers, so I asked for that too and guess what? They gave it to me! It pays (literally) to ask, so make sure you're negotiating on all your bills (insurance, energy, mobile, wifi etc) at least once a year as an absolute minimum. Head over to the government-run comparison site energymadeeasy.gov.au to make sure you're getting the best deal. And if you're not, it might be time to switch to a cheaper provider or negotiate with your provider for a better deal.



Hi there!

I'm Molly Benjamin, Founder of **Ladies Finance Club** and Author of *Girls Just Wanna Have Funds!* I've helped thousands of Aussie women make smart financial decisions and get savvy about their money!

It's going to be a long, hot summer (thanks El Niño!) So we all need to find the hottest savings to cool our spending and our homes. With electricity bills still sky high, that's one place we all want to save.

This Energy Savers Handbook will show you how you can keep your house cool this summer for less. From small tweaks to save small change, to game changers like rooftop solar, there are ways to stay cool and save for everyone. Skip the bill shock in March by following our savings tips today!

Stay money savvy!

Molly B

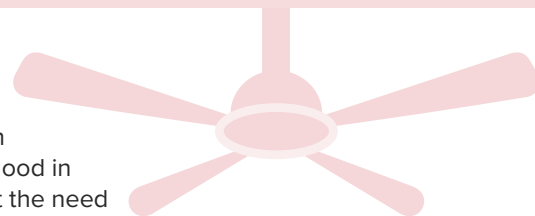
6 Ways

to stay cool and slash your power bill **this summer** →

1

Be a fan!

Ceiling and pedestal fans are far more efficient ways of staying cool than air conditioning, especially when it's not super hot. They are especially good in bedrooms or sleeping areas, where they can help keep you cool without the need to run the air conditioning all night long. When it's really hot, using a fan and the air conditioning together will help circulate the cooler air and ensure the air conditioning can run as efficiently as possible. Fans work by moving the air over your skin, creating a breeze that helps to evaporate sweat and helps cool your body down. For even more cooling effect, use a wet towel in front of the fan or on your body to boost the evaporative effect. Don't forget to make sure your fan is spinning in the right direction (counter clockwise) to push cold air down, especially if you change the setting in winter!



2

Shut the front door

On really hot days, when it's necessary to use an air conditioner, try to keep your family and household activities in one place in the house, so you only have to cool one or two rooms, rather than the entire house. Closing doors, or even putting up temporary curtains can help trap cool air, keeping your cool for longer and ensuring your air conditioner is not working to cool rooms unnecessarily – which will help keep energy costs down. If you have central or ducted air conditioning use the zones setting to only cool the rooms you are actively using.

3

Turn up the heat

Turning up the temperature setting on your air conditioner by even 2 degrees can save you hundreds of dollars in energy bills over summer. In fact, setting your air conditioner to even 1 degree warmer than you normally do can cut your cooling costs by up to 10%.¹ Unless it's very very hot, try not to set the thermostat to more than 8 degrees below the outdoor temperature and never set your air conditioning below 22 degrees.

4

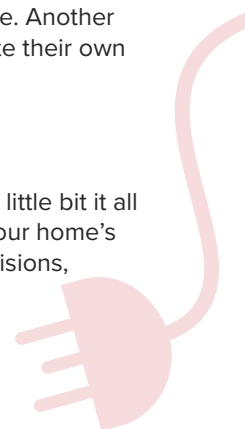
Get shady

One of the best ways to keep your house cool on hot sunny days is by preventing as much of that sun coming into your house as possible. Keep curtains and blinds closed during the hottest parts of the day and consider using external blinds, shade sails or awnings for even more sun-blocking power. Using curtains or blinds with white or light-coloured linings can also help to deflect the heat from windows that get a lot of daytime sunshine. Another great way to help protect windows is by planting trees, vines, or shrubs in front of them that can create their own shade and help block the sun.

5

Pull the plug

Lots of household appliances emit heat when they are running and although it might only seem like a little bit it all adds up. Minimising your use of heat producing appliances on really hot days is another way to cut your home's temperature and help your air conditioner work more efficiently. Turn off unused appliances like televisions, lamps, computers, printers and microwaves at the wall and try to avoid using high heat producing appliances like ovens, stovetops and clothes dryers - especially on very hot days. Bonus, switching off or unplugging appliances on standby will help cut your energy bills too!



6

Dine al fresco

BBQs aren't just for summer parties anymore! Food preparation and cooking can generate a lot of heat, forcing your air conditioner to work even harder to keep your home cool. But, if you take the cooking out of the house, either by using a BBQ or by plugging in a portable appliance like an air fryer or a grill press outside you can save heating up your house. Just don't forget the mozzie repellent! If you don't have a BBQ or an outside area, choose recipes that don't require a lot of heat or energy to prepare, such as salads and sandwiches or treat yourself to a charcuterie board on the hottest days to keep your home cool.

1. [Daikin, How to reduce your air conditioning bills this summer](#)

Everything you've ever wanted to know about Rooftop Solar

Do you have questions about rooftop solar and no idea where to find the best info? Maybe you've been wondering about it for a while, but don't want to ask a silly question? Lucky for you, we have the answers!

Keep reading to learn the absolute basics of rooftop solar: what it is, how it works and why it might be the bill-buster you need right now.

Q How does it work?

A So, you probably already know that solar power comes from the sun. Rooftop solar panels use a kind of technology called solar photovoltaic (solar PV) that uses semiconductors to collect energy from sunlight and convert it into electricity that can be used to power your home.

During the day, when your panels are producing lots of electricity, the power you don't use gets fed back into the grid in exchange for a "feed-in tariff." These tariffs vary depending on your electricity provider and the state you live in, but for some solar owners this means their bills are sometimes in credit (i.e. the retailer owes you) because the electricity their panels produce outweighs the power they use. How sweet is that?

Q How much can I save?

A You could save thousands on electricity bills each year by going solar.

The average Australian household usually saves at least \$1000 each year, and sometimes as much as \$400 for every kW of panels installed.² If you have an all-electric home with no gas for cooking, heating or hot water you could save even more – up to around \$1859 per year.³

Savings depend on where you live, the size of your solar system, the electricity plan you select, your feed-in tariff and how much energy you use. Your solar panel installer will be able to walk you through specifics when you get a quote, but there is no denying solar panels are a huge win for your back pocket when it comes to cutting your electricity bills.

Q How do I maximise those savings?

A To get the most out of your solar system you need to shift most of your electricity use to the times when solar energy is being generated by your roof. This is called "load shifting" and is usually most effective during the middle of the day.

An easy way to load shift is to use timers on appliances like washing machines and dishwashers to run even when you are not home – when your solar panels are producing the most electricity.

To save even more consider replacing your gas appliances, like heating and hot water, with electric alternatives that can use the energy from your solar panels.

Rooftop solar by the numbers

AVERAGE INSTALLATION: \$5,550-\$9,000

PAYBACK: 4-7 years

ANNUAL SAVINGS: \$1,200-2,000

LIFESPAN: 20-25 years

TOTAL SAVINGS OVER LIFETIME: \$15,000+

Source: Solar Quotes

Q How much will it cost?

A Now let's get down to the nitty gritty: how much will rooftop solar cost?⁴

The price will depend on the size of your system, where you live and the suitability of your roof, but you can usually expect to pay around \$5500-\$10000 for an average size system.⁵

Solar systems are measured in kilowatts (kW), which is the technical term for how much electricity the system can generate. The average solar system installed in most Aussie homes is around 6kW, but it is important to check with the professionals about your needs, especially if you want to power things that require a lot of energy like an electric vehicle.

Q How can I pay for it?

A We think it's safe to say most of us don't have a spare \$7K down the back of the couch, right? Luckily there are lots of options for rebates, subsidies, and loans to help reduce the upfront cost of solar. No matter where you are, there are national and state government programs to help. . Of course, each state and territory's offerings are slightly different, but depending on where you live you might be eligible for an upfront subsidy or for a zero or low-interest loan to help cover the cost. (See the next page).

On top of those options, some banks such as CommBank and Bendigo Bank also offer Green Loans that allow you to borrow money at a lower interest rate to fund energy upgrades to your house, including installing solar panels. Your bank might also let you redraw money from your mortgage to cover the cost.⁶

Q So, how do I get some panels?

A The first step is to get the experts in to assess the suitability of your roof and give you advice on what sort of system is best for you. You can find approved solar retailers and accredited installers on the [Clean Energy Council](#) website.

Q What if I'm a renter?

A If you're a renter and are planning to stay in your house long-term it might be worth having a conversation with your landlord about installing solar panels.

While this might seem like a tricky sell, it might help to point your landlord to the state and federal government subsidies they can access to reduce the upfront cost of installing solar in rentals. Some of these programs even extend to community housing providers.

There is also the option to split the cost of the solar system with your landlord by increasing your rent slightly each week. [Solar Victoria](#) has a good guide for landlords and tenants that are interested in installing solar, including agreement templates you can use to decide on co-payment arrangements.

2. [Renew Energy, How long do solar panels take to pay for themselves in Australia](#)

3. [Renew Energy, All New analysis: Save money by ditching gas](#)

4. This is DEFINITELY NOT personal financial advice! This information is a guide based on averages and generalisations. Talk to experts before making any investments or financial decisions.

5. [Solar Quotes, How Much Do Solar Panels Cost?](#)

6. Not intended as financial advice. Please consider your own financial circumstances and consult an expert before you enter into any solar purchasing or loan agreement.

Q Where can I find out more?

A

Solar Quotes is an independent website that contains lots of information about rooftop solar, including guides to help you choose the right size system for your home, tips on how to get the most out of your solar panels and thousands of customer reviews to make sure you get the right solar installer for your needs.

If you want a little more information before heading to a professional, CHOICE has a **solar estimator** that can help you decide what size system suits your home and estimates how much you could save per year on your electricity bills. They also have an excellent **guide** for installing solar.

See the next page for links to more information about solar subsidies, rebates and loans.

Join the movement for solar for all

Many Australians are missing out on the opportunity to Save With Solar because they rent, live in an apartment or because they can't afford the upfront cost, but it doesn't have to be this way. With support from state and federal governments we could ensure all Australians have access to the power bill busting benefits of solar power.

Join the movement at:

savewithsolar.org.au

How families Handle the Heat

We all need to use energy in summer to keep our homes cool. This is especially important for families with young children because little ones can't regulate their body temperature well. But the skyrocketing price of energy is making it more and more expensive to stay cool. Luckily, there are lots of ways to keep your home cool without breaking the bank – whether you are a renter or a homeowner.

Here's how three Aussie families are beating the heat, while keeping bills manageable this summer.

Reuben



Reuben lives with his family in Western Sydney where it gets hot, hot, hot! Luckily, when they built their home four years ago, they were able to install rooftop solar, which makes managing heat and power bills easier.

"When it gets really hot at home on the weekends, we don't have to worry so much about putting on the air conditioning because we know the power is coming from our solar panels"

Installing rooftop solar panels is one of the best investments you can make to keep your bills low in summer (and all year round). The average Aussie household saves around \$1000 a year on their energy bills after installation.

But even if you can't install solar, there are still things you can do to stay cool and reduce your energy use.

Rosa is a renter, so she doesn't have rooftop solar. "I don't use air conditioning because I'm really concerned about using that much energy when it's coming from a coal power station," says Rosa.

"If I had rooftop solar I would be much happier to use air conditioning because I would know the clean, green energy was coming from my rooftop."

We can all learn from Rosa and her family when it comes to renter friendly cooling tips. They head out in the mornings to find a shady park where they can play away from the heat. Then they head home and put on the ceiling fans to keep things cool.

Rosa



Rosa's Top Tips

Close the blinds and curtains in the morning to keep the house better insulated throughout the day

Open up the doors and windows at night to cool down the house

Take cool baths

Snack on ice blocks and frozen fruit

Nap in the middle of the day when it's the hottest

Want to really slash your bills? Swapping your gas appliances for electric alternatives means you can run all the essentials – like cooking, hot water and even heating with your solar power, all year round – saving you thousands.



Nicolas and Jingting

Nicolas and Jingting installed solar panels three years ago. Nicolas is really concerned about climate change and Jingting is worried about bills, so solar panels have been a big win for each of them.

Since their son Enzo joined the family a year ago, their energy needs have increased, but they are still managing to make great savings with their solar panels and careful energy use.

“We are mindful about how we use energy in our home. We use appliances during the day when we are getting more electricity from our solar panels.”

They have also changed the appliances in their home to be more efficient. They bought a portable induction stove to use while they saved for a kitchen renovation. This is a great way to avoid using gas in your home. You can take small steps towards efficiency, even if you can't do everything at once.

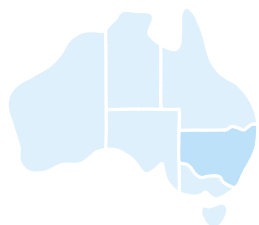
“Now we have a new kitchen with an installed induction cooktop, but the portable cooktop was really affordable and easy to use until we did the kitchen renovation,” said Nicolas.

With an efficient heat pump hot water system now installed too, Nicolas and Jingting are enjoying great benefits from solar and energy efficiency in their home.

“We pay nothing for electricity through the summer, and our winter bills are much lower. Overall we are saving about 80% on our power bills.”

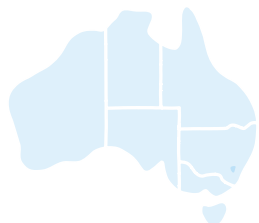
Let's talk solar

Subsidies, loans & rebates



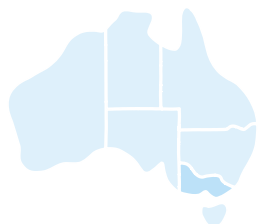
NSW

In NSW, homeowners who receive an energy bill rebate may be eligible to swap their rebate for a free rooftop solar system or other energy efficiency upgrades under the **Rebate Swap for Solar Scheme**.



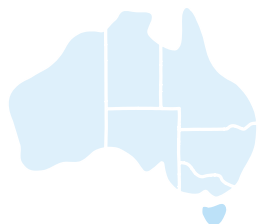
ACT

In the ACT, homeowners with a eligible concession card can access a grant of up to \$2500 for installing rooftop solar through the **Home Energy Support** program. Other homeowners, including landlords, are eligible for a zero-interest loan of up to \$15,000 to cover home energy upgrades through the **Sustainable Households Scheme**.



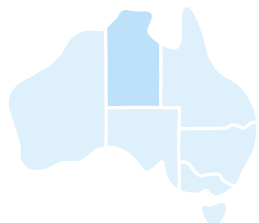
VIC

Victorians could be eligible for a rebate of up to \$1400 and an interest free loan of from the Victorian Government's **Solar Homes** program. There's also rebates available for other energy upgrades, like batteries and energy efficient appliances.



TAS

In Tassie, homeowners can apply for an interest-free loan of up to \$10,000 to cover the upfront cost of energy upgrades, including solar panels through the **Energy Saver Loan Scheme**.



NT

Home and business owners in the NT can apply for a grant up to \$5000 to help reduce the cost of installing a solar PV system and a battery through the **Home and Business Battery Scheme**.

NATIONAL

The Australian Government offers subsidies for rooftop solar through **Small Technology Certificates**. The amount of discount you get will depend on the size of your system, when and where it is installed. Your solar retailer should apply this for you by subtracting the value of the STCs from the cost of your system.

NOTE: The information below was valid as of June 2023 but programs may change in the future. Please visit each relevant website or contact your state government for the most up to date information and to check your eligibility.

Gabrielle's Story

"I installed solar panels in January and now I can export electricity to the grid even when I am using the pool filter, the washing machine, vacuuming, charging my computer..."

"I received a credit of \$50 for my first monthly bill which usually costs \$124 per month and I am so happy knowing that 85% of the electricity I use in my home is fossil fuel free"

– Gabrielle, Western Sydney

Want to cut your power bills Even More?

Try these home and appliance upgrades

Got a bit more time and money to invest? Upgrading your home and appliances to be more energy efficient could save you thousands of dollars every year.



Insulation

Insulation doesn't just help keep your home warm in winter – it can also help your home stay cooler in summer. Adding or upgrading insulation can help keep your home at a more consistent temperature year-round, cutting your energy bills by 40-50% (compared to a non-insulated home). It's also not as complicated (or expensive) as you might think to add insulation to your home, with many products on the market to insulate your roof, walls and floor. Even just adding high quality insulation into your roof can help lower your energy bills all year round.



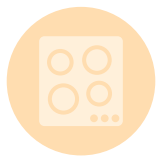
Heat pump hot water

Replacing your electric or gas heater with a heat pump alternative – especially if your old one breaks down – can save you \$\$\$ every year. Heat pumps work by using warmth in the air to heat water during the day (even when it's cold outside), when electricity is generally cheapest or it is possible to use your home's solar power. It then keeps the water to temperature in a tank ready for when you need it, so you don't have to wait or pay for the system to heat the water on demand like with instantaneous gas.



Reverse cycle air conditioners

Despite what you might have heard, reverse cycle or split system air conditioners are actually very efficient for temperature control, especially for heating. Using an air conditioner to heat things up costs much less than using other electric or gas heaters, making it cheaper to stay warm all winter long.



Induction stovetop

Swapping your gas or electric stovetop for an induction stovetop is a great way to save energy and money. Induction cooktops heat your pans super-fast using magnet technology to maintain a consistent heat. And not only do they use a lot less energy than a gas or electric stovetop, but they also cook your food quicker – saving you time and money! Plus, they are easier to clean and safer than gas because they don't produce any dangerous fumes or have a flame.

If you don't want to (or can't) replace your gas or electric cooktop, a portable induction cook plate is a great alternative.



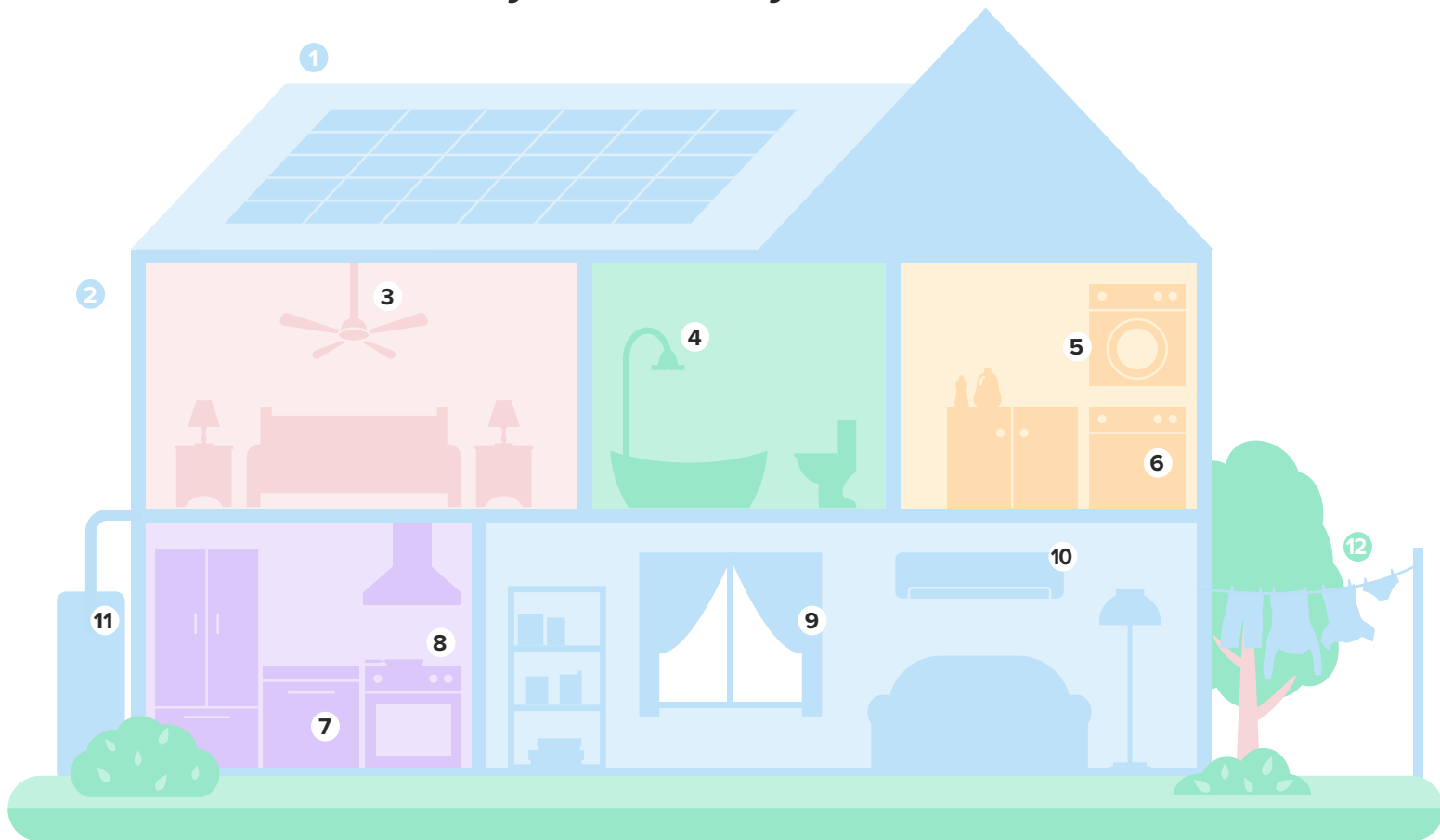
Energy efficient everything else

To save even more on your bills make sure you purchase the most energy efficient appliances you can afford – including fridges, washing machines and TVs. Always look for the star rating to make sure – the more stars the appliance has, the more energy efficient it is and the lower your power bills should be.

Supercharge your savings

Once you've insulated your home and switched out your expensive and inefficient gas and electric appliances, maximise the savings by using them during the day when electricity is generally cheaper, especially if your energy provider offers an off-peak tariff. To save even more power them with free energy from the sun generated from your own rooftop solar panels.

How to save energy (and money) in every room of your house



ROOFTOP

1 **Solar Panels** are the best way to cut your energy bills for good. Most Australian families reduce their power bills by around \$1000 or more every year just by installing a solar system.

HOUSE

2 Adding or upgrading the **insulation** in your house's walls and roof can help keep the heat out and your home cool, reducing the need for air conditioning.

BEDROOM

3 Stay cool while you sleep by installing a **ceiling fan** in your bedroom. It will keep you comfortable all night, without the need to run expensive air conditioning.

BATHROOM

4 Heating water is expensive, use a low flow **shower** head and take shorter showers to cut your bills.

LAUNDRY

5 **Heat pump dryers** are gentler on your clothes and cheaper to run than traditional vented dryers saving you money. Look for a dryer with an energy rating of 6 stars or more.

6 Buy the most energy efficient **washing machine** you can afford (at least 3.5 stars) and wash with cold water whenever possible.

KITCHEN

7 Choose the most energy efficient **dishwasher** you can and run it during the day using energy from your solar panels or off peak energy from the grid.

8 Swapping your gas or electric stovetop for an **induction stovetop** or portable hotplate will cut your energy bills and help you get dinner on the table faster.

LIVING ROOM

9 Use thermal block out **curtains** over your windows to help keep the heat inside, especially at night.

10 **Air Conditioning** is the cheapest way to heat and cool your house. Replacing your gas or electric heaters with a split system could save you \$\$\$ in winter and in summer.

OUTSIDE

11 A **heat pump** hot water system uses heat from the air to warm your water and then keeps it hot in the insulated tank for hours, making it much more efficient than instantaneous electric or gas hot water systems.

12 When the sun is out **hang your washing** outside to dry instead of using the dryer.

How energy efficient is your home?

Use the checklist below to quickly find opportunities to improve energy efficiency and cut your bills in every room of your house.

		YES	NO	N/A
Kitchen	LED light globes in all light fixtures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Energy efficiency fridge (3 stars or above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Energy efficient dishwasher (3 stars or higher)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Dishwasher is run mostly during the day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Induction stovetop	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Living Areas	LED light globes in all light fixtures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Energy efficient TV	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Curtains or window coverings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Gaps in windows and doors are sealed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Energy efficient heating and cooling (reverse cycle air conditioning)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Ceiling fan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bedrooms	LED light globes in all light fixtures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Curtains or window coverings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Energy efficient heating and cooling (reverse cycle air conditioning)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Ceiling fan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Electric blanket	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Gaps in windows and doors are sealed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bathrooms	LED light globes in all light fixtures	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Low-flow showerheads	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Gaps in windows and doors are sealed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry	Washing line outdoors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Energy efficient washing machine (3.5 stars or more)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Heat pump dryer (6 stars or more)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outside	LED Globes in all light fittings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Heat pump hot water system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other/Building	Double glazed windows	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Roof insulation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Insulation in walls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Underfloor insulation (if not on a slab)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Draught seals on all external doors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Solar PV system on the roof	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Household battery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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