



THE USAA
EDUCATIONAL
FOUNDATION®

Good Information for Good Decisions.®

FAMILY

LIVING A GREENER LIFE



OUR MISSION

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.



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2 WHAT YOU SHOULD KNOW

“Green living” is a trendy term, but the idea is nothing new. Our grandparents and great grandparents bought less and reused more. They walked more and drove less. They grew vegetables and canned the extras in glass jars. Chances are, they lived this way out of necessity. But their lifestyle makes sense for us today.

- **Green living is good for the environment.** The way we eat, travel, work and play affects nature. Green choices help sustain, rather than spoil, our world.
- **Green living saves money.** Using less — electricity, water, fuel — costs less.
- **Green living is good for you.** Actions such as buying locally grown organic foods, bicycle riding instead of driving and using fewer chemicals are healthier for you and your family.

Living a greener life begins with small steps that go a long way toward improving the environment, your finances and your health. This publication offers tips and suggestions to make going green an easy and affordable process.

FOR MORE INFORMATION

Building Materials Reuse Association (BMRA)

14525 Millikan Way #24940
Beaverton, OR 97005-2343
(800) 990-BMRA (2672)
www.bmra.org

U.S. Department of Energy

1000 Independence Avenue, S.W.
Washington, DC 20585
(202) 586-5000
www.energy.gov

Environmental Protection Agency

Ariel Rios Building
1200 Pennsylvania Avenue, N.W.
Washington, DC 20460
(202) 272-0167
www.epa.gov

Begin green living by following the three Rs of waste management.

- Reduce how much you purchase and throw away.
- Reuse or give away items instead of discarding them.
- Recycle as much as you can, and buy recycled products.

Reduce

Prevent waste by reducing the amount and toxicity of what you buy, use and discard.

Buy Less	<ul style="list-style-type: none"> • Buy only what you need and use all that you buy. When finished with an item, give it to someone else who may want it.
Avoid Wasteful Packaging	<ul style="list-style-type: none"> • Carry purchases home in your own reusable bags instead of paper and plastic store bags. • Buy products packaged in recyclable boxes or wrappings. • Avoid single-serve containers. Buy juice or water in large recyclable bottles or cans. Divide portions into your own reusable bottles. • Select the biggest quantity available in a single box or package. You will reduce waste and pay a lower unit cost. • Choose concentrates rather than diluted products.
Buy Reusable Items	<ul style="list-style-type: none"> • Select items you can use again and again, such as reusable sandwich and beverage containers, lunch boxes and razors.
Keep Durable Goods	<ul style="list-style-type: none"> • Use furniture, bicycles and household appliances longer. Reupholster old chairs and sofas. Repair, rather than replace, broken appliances when appropriate. Evaluate the age and efficiency of appliances when deciding whether to repair or replace. Some newer appliances may be more energy efficient than your current model.
Compost	<ul style="list-style-type: none"> • Turn backyard trimmings and fruit and vegetable scraps into fertilizer for your yard. Visit www.epa.gov/composting/by_compost.htm for help.
Stop Junk Mail	<ul style="list-style-type: none"> • Visit www.optoutprescreen.com to remove your name and address from solicitor's mailing lists.
Go Paperless	<ul style="list-style-type: none"> • Request electronic documents from your financial institution, mortgage company, utilities and other service providers. • Pay bills online to reduce paper use and save on postage.

Reuse

Reuse items instead of throwing them away when possible. Reuse is better than recycling, because it eliminates reprocessing.

- Use china, dishes, silverware and glasses instead of those that are disposable.
- Use washable coffee mugs and travel cups. Many restaurants and convenience stores will fill or refill your containers.
- Wash and reuse disposable plastic cups, plates, utensils and food storage bags.
- Use cloth napkins, towels and diapers instead of disposable ones.
- Use rechargeable batteries.
- Buy refillable pens and pencils.
- Donate old magazines to your local library, school or physician's office.
- Donate unwanted items to charitable organizations or have a yard sale.
- Buy furniture and other large items from consignment or antique stores, yard sales or charitable organizations.
- Use existing paper items such as children's artwork, road maps and comic pages instead of wrapping paper.
- Use paper from your shredder or wadded plastic grocery bags as packing material.

Recycle

Recycling uses less energy and fewer resources than manufacturing new products. If you cannot reuse or donate the following items, recycle them.

- | | | |
|------------------------------------|----------------------------|----------------------------|
| • Aluminum and tin cans | • Glass bottles and jars | • Paper |
| • Cardboard | • Lead-acid batteries | • Plastic bottles and bags |
| • Cell phones | • Oil | • Tires |
| • Computers and printer cartridges | • Nickel-cadmium batteries | • Wood |
| • Electronic equipment | • Paint | |

Polyethylene terephthalate commonly referred to as PET is a recyclable plastic. Select plastic products marked with the PET triangle.

Some items require handling at specialized recycling facilities. Ask your local recycling office for guidance.

Remember, your home is a system of interrelated parts. For example, an energy-efficient cooling system delivers savings only if ducts, windows, doors and walls are properly insulated. Low-flow toilets can also lower your water bill; however, you should also check and repair leaks in other areas of your home. The following simple steps can help you create a greener place to live.

Use Less Energy

NO-COST CHANGES	
Turn Off Lights	Turn off lights when not in use. Use timers to turn one or two lights on and off at night when you are away from home.
Turn Off Computers	Put computers in sleep mode when not in use. Turn them off at night or when not in use for more than 2 hours.
Unplug Electronics	Unplug electronics and appliances — even phone chargers — that are used infrequently. They use electricity even when turned off.
Change The Thermostat	Set your thermostat at 78 degrees or higher in the summer and at 68 degrees or lower in the winter.
Change Filters	Inspect furnace or air conditioner (AC) filters once each month and clean or replace them as needed. Dirty filters restrict air flow, forcing equipment to work harder, increasing your energy bill.
Window Coverings	Keep window coverings closed during hot months to help keep heat out. In winter, let in the heat from the sunlight.
Wash In Cold Water	Wash laundry in cold water, which is easier on fabrics. Use cold water detergent for best results.
Air Dry Clothing	Save energy by air drying clothes indoors or out.
Wait For Full Loads	Run the dishwasher and washing machine only when full.
Reset Water Heaters	Set water heaters to 120 degrees. Lowering the temperature from 140 degrees to 120 degrees may save from 6%–10% in water heating costs.

LOW-COST CHANGES

Replace Light Bulbs	<p>As existing incandescent bulbs go out, replace them with compact fluorescent lamps (CFLs) or light-emitting diodes (LEDs). They cost more up-front but use less energy and last 10 times longer than standard light bulbs. Avoid halogen bulbs, which generate excessive heat and can become fire hazards.</p>
Use Fans	<p>Install ceiling fans in frequently used rooms. They can lower air cooling and heating costs by 10%–40% and use less electricity than AC units.</p> <ul style="list-style-type: none"> • In summer, run fans counter-clockwise to circulate cool air. • In winter, run fans clockwise to push warmer air down. • For maximum benefits, install ENERGY STAR ceiling fans throughout your home.
Install Programmable Thermostats	<p>When used correctly, an energy-efficient programmable thermostat can save you approximately \$100 annually by automatically adjusting the temperature for you at regular intervals.</p>
Plug Air Leaks	<p>Air leakage is a leading cause of energy waste in most homes. Reducing air leaks can lower energy bills by 10% or more.</p> <ul style="list-style-type: none"> • Install added insulation to stop heat transfer in and out of your home. • Keep the fireplace damper closed unless a fire is burning. An open damper is like an open window. • Caulk and seal all seams, cracks and openings to the outside of your home. <p>For more information visit the U.S. Department of Energy Web site at www.eere.energy.gov/consumer/your_home/insulation_airsealing/index.cfm/mytopic=11220.</p>

Source: U.S. Department of Energy

Save Water

NO-COST CHANGES	
Turn Off Water	Do not run water constantly while brushing teeth, shaving or hand washing dishes.
Adjust Toilet Float Valves	Lower float valves on older toilets to lower the water level, but make sure there is enough water for proper flushing.
Take Shorter Showers	The average shower uses 25 gallons of water. A 5-minute shower uses approximately 12.5 gallons.
LOW-COST CHANGES	
Install Low-flow Showerheads	Save 1–2 gallons of water per minute (gpm) when showering under a low-flow showerhead. For maximum efficiency, select a showerhead with a flow rate less than 2.5 gpm.
Install Faucet Aerators	Equip sinks with faucet aerators to reduce the amount of water and energy used when washing dishes, washing your hands or brushing your teeth.
Install Low-flow Toilets	When flushed, low-flow toilets use 1.6 gallons of water versus 3.5 gallons for older models.
Repair Leaking Toilets	A leaky toilet can waste 200 gallons of water per day.

Source: U.S. Environmental Protection Agency (EPA)

Maintain And Upgrade Systems

Whatever heating, ventilation and air conditioning system you use, you can increase your comfort and save money with proper maintenance and upgrades. Check owner's manuals for recommendations.

When replacing equipment and appliances, select ENERGY STAR qualified products, which use 10 percent to 50 percent less energy and water than standard models. Visit www.energystar.gov for more information.

Reduce Chemical Use

Cleaning supplies are a common source of harmful chemicals in the home. Many popular cleaning products leave chemical residue on countertops, sinks and floors and release toxins into the air. When labels warn you to wear gloves and avoid skin contact, you should consider other cleaning alternatives.

- Organic, non-toxic cleaning products kill germs but are safe enough for you and your pets if accidentally swallowed.
- Natural products such as white vinegar, baking soda and lemon juice are inexpensive, effective and fresh smelling cleaning alternatives.

Buy And Remodel Green

<p>When Buying A Home</p>	<ul style="list-style-type: none"> • Choose a location close to work, schools, shopping and places of entertainment. Or, live near available public transportation. • Downsize. A smaller living space consumes less energy. • Make sure heating and cooling systems work well, windows are double-paned, doors are well sealed and the home is well insulated. Consider performing an energy audit on your home. You can hire a professional company to audit your home or you can perform your own audit. For more information on conducting your own audit, visit the U.S. Department of Energy Web site at www.eere.energy.gov/consumer/your_home/energy_audits/index.cfm/mytopic=11170 or contact your local electric company. • Look for homes with ENERGY STAR appliances and other energy-efficient products. • Ask about homes meeting the EPA's guidelines for energy efficiency. • Look outside. Deciduous trees provide shade in summer, then lose their leaves to let natural light heat your home in winter. Does the yard provide space for growing vegetables?
<p>When Remodeling</p>	<ul style="list-style-type: none"> • Replace old appliances with ENERGY STAR appliances. • Replace single-pane windows with low-emissivity (Low-E) or ENERGY STAR double-pane windows. Low-E is a coating of invisible metal on glass that reduces energy loss. • Choose eco-friendly paint, flooring and other products. • Incorporate green remodeling guidelines developed by The American Society of Interior Designers' Foundation and the U.S. Green Building Council. Visit www.regreenprogram.org for details.

Many of us spend more time at work than at home or other places. The following changes of habit can save energy and resources there, too.

Change Printing Habits

Print on both sides of paper or on the back side of documents for drafts. Use draft mode to print in black and white instead of color whenever feasible. You may use less ink if you change the font on your computer.

Recycle

You can recycle just about everything your company uses: paper, envelopes, junk mail, old cell phones, pagers, computers and other electronics. Place recycling bins in high-traffic areas, and provide instructions for what can and cannot be recycled. Purchase office supplies and furniture made from recycled materials.

Reuse

Reuse 3-ring binders, pen/pencil holders, plastic inboxes, file folders, rulers, etc., rather than buying new office supplies.

Improve Lighting

Artificial lighting accounts for 40 percent of electricity consumed in a typical American office building.

- Turn off lights when leaving any room.
- Use daylight instead of artificial light where possible.
- Use ENERGY STAR-qualified CFLs or LEDs instead of incandescent light bulbs.
- Install occupancy sensors that turn lights off and on based on motion detection in a room.

Use Energy-Saving Equipment

Invest in ENERGY STAR computers, printers and other business machines.

Reduce Trash

Bring your own reusable coffee mug or beverage container to work. If appropriate, use non-disposable dishware, glasses and utensils for meals eaten at the office.

Share A Ride

To reduce traffic congestion and energy consumption, share a ride to work. Consider carpooling, vanpooling, biking, walking, telecommuting or public transportation.

10 GREEN IN THE YARD

Move non-toxic, organic and green practices into your yard with the following steps.

Water Wisely

- **Water only when needed.** Overwatering is as bad as underwatering, as it can breed fungus and disease. Ask a local nursery or landscaper about your lawn's water requirements.
- **Water deeply.** Frequent, shallow watering encourages weeds and stunts root growth. Deeper watering only when needed encourages deeper root growth.
- **Water early.** Reduce water loss to evaporation by watering between 4 a.m. and 9 a.m. when air is cooler and winds are calmer. Avoid watering in hot, windy conditions.
- **Adjust sprinklers.** Make sure sprinklers water the lawn — not the patio, driveway, sidewalk or street. Turn off sprinklers if water begins running off grass into the driveway or street.
- **Use a rain sensor.** It automatically turns off the sprinkler system when it rains.
- **Use a water timer.** It will set your sprinkler for a fixed amount of time.
- **Hand water.** Use a soaker hose or hand water problem areas.

Stop Chemical Use

Traditional pesticides and fertilizers remain on leaves, grass and flowers and come in contact with children, pets, wild animals and birds. In addition to bad insects and weeds, they kill good insects and can harm weaker plants. Use organic fertilizers and pest control which protect wildlife and are better for plants, children, pets and you.

Replace Your Lawn

Lawns tend to require more water and maintenance than other landscaping options. Aerate your lawn annually to improve its ability to absorb water and reduce runoff problems. Consider replacing sections of lawn with xeriscaping, trees, shrubs, groundcovers or gardens.

Go Native

Plant native, drought tolerant flowers and shrubs so something is blooming year round. This requires less water to maintain. It also attracts good insects and birds, which eat damaging insects, slugs and snails.

Let Vegetables Flower

If you grow vegetables, let some go to flower. They will attract bumble bees, which help pollination, and hoverflies, which prey on unwanted pests.

The U.S. Department of Energy recommends the following steps for safer, more fuel-efficient driving in any vehicle.

Watch Your Speed

Gas mileage lowers most rapidly at speeds above 60 miles per hour (mph).

Be Patient

Rapid starts and stops and quick accelerations can lower gas mileage from 5 percent in the city to 33 percent on the highway. Patient driving not only saves money, it is safer for you and your family. Source: www.fueleconomy.gov

Clean Out Your Vehicle

Carrying heavy items in your vehicle lowers fuel efficiency. Remove heavy items from your vehicle as soon as you get home.

Maintain Your Vehicle

Follow your vehicle's recommended maintenance schedule, and promptly handle needed repairs. A vehicle that runs well lasts longer and uses less fuel.

Take Care Of Tires

You can improve gas mileage by more than 3 percent by keeping tires properly inflated and aligned. Find your vehicle's recommended tire pressure on the door frame or in your owner's manual.

Car Washing

Washing your vehicle at a commercial car wash, generally uses less water than washing your vehicle at home. Most car washes must comply with water contamination guidelines. The water runoff from home car washes goes into local waterways affecting the habitat.

Avoid Idling

Idling uses more fuel than starting your engine. Consider turning off your engine if you expect to idle for more than a minute or two.

Plan Errands

Combine errands into one trip. A long, multipurpose trip can use half as much fuel as several short trips. Avoid driving during rush hour, if possible.

You can eliminate some errands altogether by shopping online. To maximize savings, look for companies offering free shipping with a minimum order.

Alternative Transportation

Carpool, use community ride-share programs and take advantage of public transportation when available. For shorter trips, enjoy the added health benefit of walking or riding your bicycle.

Fill Up At Night

Refuel during cooler parts of the day to emit fewer gasoline vapors into the air and into your lungs. Also, avoid topping off the tank, and tighten the gas cap to keep gas from evaporating out of your vehicle's fuel tank.

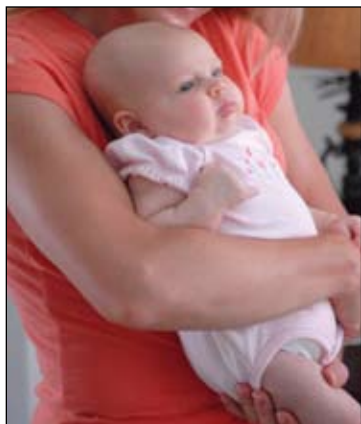
Replace Your Vehicle

When it is time for a new vehicle, select the most fuel-efficient one that meets your needs. The U.S. Department of Energy provides gas mileage, air pollution ratings, safety and other information for 1985 – 2010 model vehicles. Go to www.fueleconomy.gov and click Find And Compare Cars.

One Step At A Time

Every day, you can make personal decisions that help the environment, save money and improve your health. Then, spread the word to your family, friends and business associates. There are many ways to begin green living. All it takes is changing your habits one step at a time. Before long, you and your family will be well on your way to living a greener life.

RESOURCES



The USAA Educational Foundation offers the following publications.

CHOOSING A HEALTHY LIFESTYLE (#546)

HELPING CHILDREN DEVELOP HEALTHY HABITS (#547)

KEEPING YOUR CHILD SAFE (#549)

BALANCING FAMILY AND CAREER (#529)

FAMILY VALUES: BUILDING A LEGACY (#562)

RENTING A HOME (#533)

BUYING OR REFINANCING A HOME (#502)

SELLING A HOME (#519)

PLANNING A MOVE (#509)

BUYING A VEHICLE THAT MEETS YOUR NEEDS (#505)

SAFE ON THE ROAD (#570)

CHILD SAFETY IN AND AROUND VEHICLES (#555)

MAKING YOUR HOME A SAFER PLACE (#531)

IDENTITY THEFT (#520)

BICYCLE SAFETY (#542)

TRAVEL SECURITY (#571)

To order a free copy of any of these and other publications, visit www.usaaedfoundation.org or call (800) 531-6196.

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