

# Newsletter For Mature Adults



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## Bathroom Features First-timers Really Want

If a bathroom renovation is on your to-do list this spring, give a quick read of the post "In the Bath, First-Time Buyers Really Want Both a Shower & Tub," from NAHB's Eye on Housing (<https://bit.ly/3udz5pE>). It shows the bathroom features important to first-time buyers.

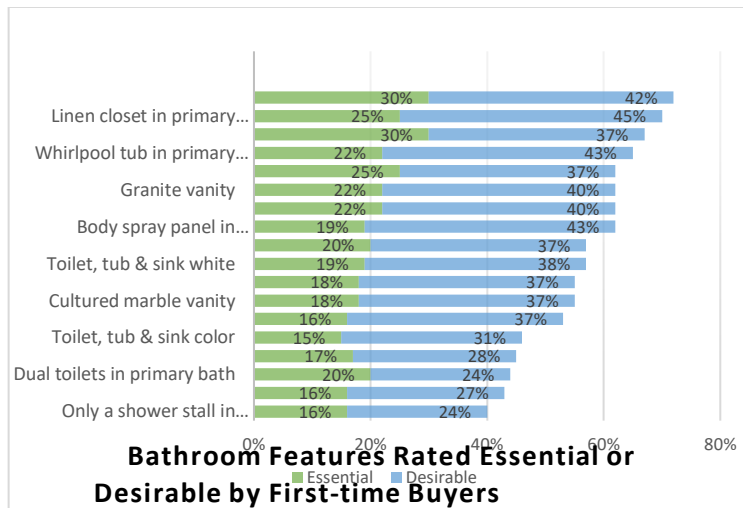
The information comes from the National Association of Home Builders' (NAHB) study, "What Home Buyers Really Want, 2021 Edition." In it, NAHB asked first-time and repeat home buyers to rate bathroom features on a four-tier scale to measure how much a given feature would influence their purchase decision.

Two choices were:

Essential, meaning that someone was unlikely to buy a home without the feature.

Desirable, meaning that someone was seriously influenced to buy a home if the feature was included.

Topping the list is a bathroom with both a shower stall and a tub in the primary bathroom, with 72 percent of first-time buyers rating that feature combination essential or desirable.



## Earth Day: 5 Ways to Improve Your Home, Save Energy

Earth Day (<https://bit.ly/3NNZgLR>), April 22, is the one day that shifts the world's focus on the earth's health.

But it can be a year-round undertaking, with everyone making small habit changes to improve the planet's well-being.

Some are concerned about lowering their carbon footprint, while others are driven by reducing energy costs and living in a healthier and more comfortable home. In fact, according to the National Association of REALTORS®' "2022 Home Buyer and Seller Generational Trends" report (<https://bit.ly/3NPpQ6S>), 30% of all buyers considered environmentally friendly features very important.

No matter your motivation, here are some changes you can make at home that benefit both you and the planet.

1. **Seal air leaks.** By sealing the minor cracks that let air in and out of your house, you can save between 5% and 10% on energy bills, according to EnergySaver. The job requires about two hours and costs between \$3 and \$30.
2. **Collect rainwater.** You can cut your water consumption by channeling rainwater from your downspouts to a rain barrel and reusing it for landscape watering. One 55-gallon barrel can save up to 1,300 gallons of water during the summer months. See (<https://bit.ly/3v0pqls>) to learn how to create your own rain barrels.
3. **Cut phantom energy.** Some electronic devices use power 24 hours a day, even when they're in "standby" or "sleep" mode. Unplug devices you use infrequently, and plug TVs, DVD players, and game consoles into a power strip that you can turn off all at once when you're not using them.
4. **Reduce water heating costs.** Lower your water heating temperature to 120°F. For each 10-degree reduction in your water heating temperature, you can save between \$12 and \$30 annually.
5. **Recycle.** Get up to speed on recycling. Paper and plastic are easy to recycle, but what about other hazardous things like auto fluids, electronics, batteries, and paint? Earth911.com (<https://bit.ly/3udbPIH>) has answers on recycling such items.

## Make the Most of Financial Literacy Month

With inflation taking a bite out of everyone's finances, April's Financial Literacy Month is a perfect moment to take stock of where you stand financially.

Once you know your strengths and weaknesses, you can commit to making minor corrections or significant changes – paying down debt, identifying short- and long-term financial goals, and recalibrating your budget.

The month's focus on finances also makes it a good time to start conversations with family – teaching kids good money habits, for example, and checking to see if older relatives are on solid financial footing.

Here are five resources.

1. **America Saves** (<https://bit.ly/36VG6mk>) – Learn to save money, reduce debt, and build wealth. Choose a goal – buying a home, saving for college, or getting out of debt, for example – and find out how to achieve it.

2. **Certified Financial Planner** – Get up to speed on various financial topics and (<https://bit.ly/3j8XhTZ>) and find a CFP® (<https://bit.ly/3j9Klrw>) in your area.
3. **Consumer Finance Bureau** – Track spending (<https://bit.ly/3ubk19p>), create a budget (<https://bit.ly/3uZyC9Q>), and take a quiz to measure your financial well-being (<https://bit.ly/3JpOBDz>).
4. **Kiplinger** – Read “9 Questions to Ask Aging Parents About Their Finances” (<https://bit.ly/37e9uE9>) to better understand the state of your parent's finances.

The Mint (<https://bit.ly/3NJ62IE>) – Learn

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