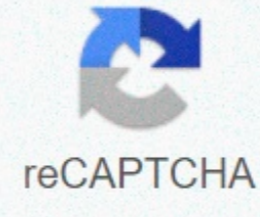




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**Fake utility bill 2020**

©Sinisa Bottas - Fotolia.com Summer is on the way, and the cost of air conditioning is rising, but last winter's extremely cold weather, but the trial-and-error utility scam seems to be a return appearance across the United States. Someone calls and pretends to be from your local utility. People who are behind on their bills will be notified and the service will be cut off if they don't pay immediately. If you fall for a ruse, immediately pull out your credit card and give them billing information. To make matters worse, you might give them a way to access your bank account. In Mississippi, Attorney General Jim Hood says his office has seen a resurgence of this fraud. Another day, another scam new and old scams are generated every day by cons and scams that spend all their time finding new ways to take advantage of our citizens, Hood said. Our consumer protection department is diligently trying to educate the citizens we discover them in. Hood says power companies operating in his state are also often alerted to the scheme by confused customers. The Mississippi Attorney General's Office began investigating the number of these calls and traced some of them to the Philippines. But some victims say they had caller IDs showing calls coming from within state boundaries, not from foreign countries. Don't be fooled by caller ID, Hood said. Scammers spoof numbers and appear to be calling from within the U.S. when they're not really. The demand for payment is a hint that in fact, if you receive one of these calls, you should be very doubtful. Utility companies typically don't call expired customers. Those who demand immediate payment over the phone are clearly scamming you. Let's say you get one of these calls just for discussion and think it might be legitimate. Tell the caller to take care of it immediately and cut off the phone. Next, find one of the utility charges and call the customer service number. If your account is actually overdue, contact your customer service representative. We are betting that is not the case. Other utility scams of course, this is not the only scam that includes your utility charges. Forbess recently reported that many third-party power suppliers in various markets are more than doubling their rates without warning customers. Forbes contributor Joseph Steinberg says consumers should think again before paying these inflated bills because utilities may not suddenly have the right to double their rates. Most states strictly regulate utility rates, so if you have questions, you should contact the appropriate state government agency. Bait and switchAARP are displayed with increasing frequency and another utility scam warning.telemarketer can tell you by phone that you are eligible for a 15% to 20% discount. But first, you must give themThe number of the current utility account. The next thing you know, there's a new utility company, and the promised discounts may disappear into thin air. According to AARP, some natural gas and power suppliers are using telemarketers and even door-to-door salesmen to recruit new customers. After a short introductory period, your rates can skyrocket and you find yourself at the start of an expensive long-term contract. The state is paying attention. Last week, the New Jersey Attorney General's Office filed lawsuits against three unregulated energy suppliers listed as PalmCoPower NJ, LLC & Palmco Energy NJ, LLC (collectively, Palmco). Hiko Energy LLC (Gen); Keil & Dons, Inc., d/b/a Systrm Energy (Systrm) are both said to have defrauded hundreds of consumers through misrepresenting monthly bill cuts. Do you turn off the lights when you leave the room? When you're not actually using a fan, leave the fans running, stereos ringing, tv chatter? In addition to the obvious act of shutting things down when you're not using it, there are other things you can do to reduce bills for Con Ed (or utility companies own you). It takes a few minutes to read our suggestions and follow the links to learn how to save money while staying warm for the long winter months. Well, not really to control the weather, but you can control your indoor climate! Depending on how heated your home is, warmth alone can eat up a huge percentage of your utility. Check out the programmable thermostat. Some companies, such as companies that specialize in home automation like Smarthome, can program them through interfaces with networked computers. Others work on their own without networking capabilities. A common way to reduce your utility rates through a thermostat is to reduce the heat at night with everyone snugly under the cover. Check out the products of manufacturers such as the X10 (be careful - this is a busy website). You may keep the thermostat around 68 degrees while residents stay home and stay a wake up. Consider something in the upper 50s when they are asleep. It may also reduce daytime heat while everyone is at school or work, unless you work from home or stay at home all day. The lower the temperature of the house, the more you save on heating costs. It adds up during the extremely cold season. If you want to be like some of us, stock up on hoodies and sweaters and keep the heat at 65 while you're at home! Way Home Studio / Shutterstock Daylight Saving Time and Life Is Easy.Those seemingly innocent warm moon habits have a way of adding up between blowing up AC and overdoing water consumption. But before opening another bill, first change your attitude on savings and advise Prudential financial wellness advocate Tiffany Arish, aka Budgettista. When it comes to saving money, I don't think you're overly limited because your attitude towards money affects many other areas of your life, says Arish. It also affects stress levels, physical health, state of mind, family movements, and the performance of your work When treating money as a tool to help you achieve your goals, you're more likely to stick to cost-cutting measures rather than what you need, she says. Plus, find an easier way to save on all your household expenses all year round. We asked financial experts for their favorite savings techniques when the weather heats up. Here's what they told us. Put time on your side and you know how it is. You step into the shower just for soemai and after 10 minutes you get lost in thought (blame it on the shower epiphany phenomenon). Remember, you can have an epiphany without water, Aliche. The Average lasts 8 minutes and uses 20 gallons, but experts recommend a 5-minute shower instead. The easiest shower shortening method is to use a timer, suggests Aliche. The average shower duration, how easy it is to save water money and the energy it takes to heat it may surprise you just by shortening it by a few minutes, she says. Give your AC some love Do you recently change your AC filter? Ac filters are automatically shipped every 90 days during the warmer months, so you don't have to think about it, it's time for me to just replace my filter, said Michael Fogt, founder of Fogut Financial Group in Brighton, Michigan, who also has air conditioners and furnaces checked every spring and fall. to make sure the unit works well and doesn't use much energy. The easiest way to save utility is to take advantage of digital technology, says Figuth. This eliminates by hand all of the feeling of did I do or wasn't? by hand, wondering if you left ac on when you weren't home. Get creative with technology. Perhaps you can raise your programmable thermostat several degrees overnight during REM sleep and will not notice the difference, for example. Same as your lights: Advances in smart home technology have been making it easier lately to save energy using timers and remote controls. Keeping your cool is probably the easiest -- still often in the morningOverlooked — How to keep your home cool during the day: Take a minute to close the drapes and blinds. Do you want the shades of the windows to be lowered to keep you cool when you're landing in a warm destination on a plane? Learn the most efficient way to use the fan and discover other cooling tips like how to keep the heat out of your home. Beware of Vampire Energy Did you recognize that your appliances are using energy simply by being connected?This is called a vampire (or standby) and when you turn it off the appliance uses energy. What you plug into an electrical outlet can quietly see off energy without you noticing, says Aliche. To combat vampires, she advises plugging electronic devices (except obviously appliances like refrigerators) into outlet strips and unplugging them every night (it's not enough to turn them off). One of my clients used this advice and ended up saving \$30 a month, she says. Peak peak immersion time, that is, using water during peak hours. You lose a lot because of evaporation, so you waste water when you use it during the heat of the day, says Figuth. Water the grass or garden in the early morning or evening so that the water soaks in the soil instead of the air.kungverylucky/ShutterstockDitch dryer. Indeed, we recommend the old-fashioned clothing line technique, says Thein. Take advantage of the warmer months and rest your dryer many times, she says. Just thinking about its fresh smell should be enough incentive to keep it going throughout the summer. According to the Power Saving website, line drying can save nearly \$200 a year (the cost depends on the dryer and energy rate, but you can use this chart to calculate the savings). Avoid sticker shocks that come with warm weather bills eliminating surprise factors. Did you know that many utility companies offer equal pay programs? In this way, you are paying the same amount each month based on your estimated annual cost divided into 12, so you can plan better and Fuguth. Make It a Group's efforts say. When I was a kid, my father would leave my electricity to see the rates for the last month and this month, says Aliche. If we save one money a month, he will contribute to our family vacation pot. It was a way to involve the whole family in the decisions we made throughout the house, like him going out the lights or taking a shorter shower. And let me tell you, it worked!Take advantage of utility company experts and ask them how they can be more energy efficient, Tayne suggests. They'll come out and look for you. Utility companies can conduct energy audits themselves or recommend experts to assess and detect air and fuel leaks and inspect appliances. Plus, get a better idea of how much power every item in your home uses. She offers a unique yet always effective motivation to save money, so try to keep up with Jonestein's laughter: competition. My utility company has made comparisons with my neighbors in terms of how I do with energy, but I always get this competition with the feeling, 'Why are they more efficient than me?' she says. I'm sure I saved money just by looking at how to rank with others! Credit is important in any situation where you pay regularly, even if you don't owe money, turn on the lights, get a new mobile phone service, or have new car insurance. Depending on your score, utility companies can charge you a down payment or charge you more for services. Experts recommend ordering a free credit report once a year. Long-term thinking When Aliche bought an old house, the contractor suggested that she install insulation - \$2,500. I thought, 'Wow, that's a lot of money,' but he said, 'It's going to be worth the weight of gold,' and he was right. Before we moved in, the heating cost was up to \$500 per month. As soon as we insulated, our bill dropped to \$102 the following month. Now it's under \$120 a month. Think about the lifetime savings of that simple step. So I tell people not to be afraid of big upfront costs.

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