

Hello. I'd like to welcome everyone to our online seminar today: "DIY: Apps and Guides for Household Management."

My name is Katie Muhlhammer. I'll be your behind-the-scenes technical facilitator. And before I introduce our presenter, who we're very excited to have presenting this topic for us, I do want to mention three housekeeping items to help you get the most out of your online listening experience.

If you take a look at the left-hand side of your window, your screen there, you should see an option for FAQs, or Frequently Asked Questions. I encourage you, if you have a question, perhaps considering will there be an attendance certificate, or is there a number to call for technical assistance, take a scroll through that FAQ section. Chances are your question may be answered there.

We also, in the Event Resources section drop-down, have a copy of the slide deck that Erin is using today, so you are welcome to download that at any point.

And finally, we have an Ask a Question option, and I'll tell you a little bit more about that at the end, but basically you can ask us a question, which we'll receive via email and reply in a couple of days to you via email as well. So, I'll share a little bit more about that when we get to the end of today's session.

In the meantime, we're very pleased to have Erin Pettibone presenting today's topic. Erin spent 10 years in hospitality management prior to her current role as a work-life consultant. So for the past three years, Erin has assisted individuals around the U.S. by researching and locating a variety of resources, like the ones she is going to be sharing with us today, to help us in our daily lives.

Erin lives in North Carolina on a country property along with her husband and three dogs. And in addition to her love of outdoor activities, she also really enjoys doing projects around the house and sharing with family and friends all the latest apps that are available for your phone. So, we are pleased to have Erin sharing with us a whole variety of house maintenance topics, as well as some house hacks. So Erin, I'm going to go ahead and pass it to you to get us started.

Great! Thank you so much, Katie. I really do appreciate that.

I am very excited today to go over some information, as Katie mentioned, for household maintenance, DIY, house hacks, different things like that. There are definitely a lot of websites that are included in this webinar, so please go back and reread them. There's so many tips, wonderful items to go back through. I'm going to touch on some key points in each area, but definitely take the time to write down these websites, because they're really good information.

So our learning objectives that we're going to go over are: Identify key aspects of maintaining a residence. Discuss tips for hiring a contractor. List important documents to have on hand. Discuss a wide variety of links and apps for successful household management, so something I've already been over.

And our key topic areas. Household maintenance for appearance and upkeep. Finances. Important documents. Emergency plan and prep. Shopping, groceries, and meal planning. Moving. Selling your items. And house hacks.

So to start, household maintenance. Keep a routine of maintenance schedules for heating and air conditioning maintenance, change air filters regularly, and take care of repairs as soon as possible.

So with your heating and air conditioner, they say to once a year get it inspected, cleaned, and serviced. If you've had to replace one before, you know it's very expensive. But they say that they are supposed to be around for 10 to 15 years, so keep up with that just like you do with your car. You get your oil inspections, you keep up with all your repairs. Treat your air conditioning unit just the same.

Air filters. Change them regularly. If you have an average home, they say about 90 days with no pets. Dog or a cat, 60 days. If you're like myself with three dogs, every 20 to 45 days. And especially if you have allergies to do 20 to 45 days.

So fun fact: Filtrete has an air filter that actually will link to your phone via Bluetooth, and it will tell you when you have to change your air filter. How awesome is that? We have so much going on with our busy schedules and everything else, to one day get a little notification on your phone and it will tell you to change your air filter. So that's really nice.

Definitely go on their website, too. They have a lot of great tips on what you can do to keep your air clean. One of the things that I really like is—quote/unquote—ditch the wick. For myself, having three dogs, I mean I can't help it. My house smells like dogs every once in a while. So I am all about candle warmers, Airwick, Febreze, Glade, anything I can get my hands on so that I can keep my house-smelling management, if you want to say. But they have—Filtrete has—whole-house air fresheners. So this is just something that you will attach to your air filter, and it will—it will give you whole-house smells, smelling good. There's all different kinds of scents, and also something you just get on Amazon. You—I think they run about maybe five, six bucks, so you're going to save money and not have all those chemicals in your house, and house still smelling good. So that's really good.

And then they give other advice like keeping plants in your home and different things like that. So definitely check out their website.

So we're going to move on to, the next item is having a smoke alarm, fire extinguisher, carbon monoxide alarm on each level of your home. Highly suggest battery operated in case the power goes out. And per FEMA, changing every 10 years.

And lastly, do a termite inspection once a year. Always good to keep up with that.

Tips for hiring a contractor. Well, I have been married almost six years, and five of those years I have been a wife of a contractor. So he has his own painting business, and he also does many different things between carpentry and plumbing, electrical. So he does a little bit of things every once in a while. So I have learned so much on what is needed for a contractor, on both ends.

So where to look for some recommendations. Home Advisor, Angie's List, Houzz, Thumbtack. TaskRabbit, now that's more so for like handymen, personal assistants, the ones that can run your errands for you. But let's go back up to Nextdoor.

This is awesome. If you don't have it already downloaded on your phone, get it as soon as possible. It is so great. It's your neighborhood app. You can do your—the neighborhood you live in. But also surrounding areas. I love it because you can keep up with anything as far as getting recommendations from people that have been close to you and already using contractors. They list things that even—that you're selling. Like, you know, yard sales that are coming up. Even lost dogs. So, I would never want that to happen to my dogs, but the good thing is I would have that app and I could reach out to my surrounding area and post that on there. So, like I said, if you haven't, do it now. It is amazing.

Shop around. It is pretty much industry standard to get three quotes. My husband has to go through it as well. You get a free estimate the majority of the time. Sometimes people will charge a small fee. But definitely get your quotes. His favorite line is, cheap labor isn't skilled, and skilled labor isn't cheap. His saying is, quality work at a fair price.

So when you get those quotes, don't necessarily go for the—go for the lowest price. And you don't necessarily have to go to the highest price. Also, key tip, if you can negotiate, this is your home. They want your work just as much as you want theirs. So if you know that they are very capable of doing the work, they have great reviews. As you can see, Google, Yelp, Better Business Bureau, and

check that out. Just give them an option. Say, "Hey, look, you know, this is my budget, are you willing to work with me?" And 9 times out of 10 they are, unless it's something like, "OK, I—I honestly can't do this based on materials and labor and everything else; I'm going to get, you know, get even, with the costs."

Get everything in writing. Everything. We do the same thing on our end. I do the books, and my husband is the secretary and stuff like that. So any change that you do on a project, get it in writing. For both ends. It covers both of you guys. So—and then, include the pricing.

So those are different things for that. And we'll continue to talk along the lines of hiring contractors and housekeepers and things like that.

But here's one of the parts where I was telling you about. Look at these websites. They're really good. I can go on and on giving you all these tips of everything, but check them out. Take your time to do that before you have a major house project.

Next, housekeeping. House cleaning services. Now this is one of my favorites, because I have a very busy schedule with everything going on, and every once in a while I just need some help. So based on—any service, anyone that is going to provide you with service, ask if they are licensed, bonded, and insured. That's really important. Because your homeowner's insurance is not going to cover everything. What if they get hurt on the property? God forbid if anything gets stolen or anything like that. Protect yourself. They're licensed and insured to protect themselves, too.

Ask for references. Anything that's providing a service, they should have either testimonies on their website, they might have a Facebook page where they can keep reviews on that. If they are a good, reliable company, they are going to have some feedback. So keep an eye out for that.

With housekeepers, just know that sometimes they do an hourly rate. Sometimes they do a flat fee. Get that in writing if they are going to do an hourly, then tell them, "OK, we're going to negotiate on this many hours." You have to also understand, a light housekeeping is going to be completely different than a deep cleaning. And note this, once again: Anyone that is going to provide a service cannot quote definite prices over the phone. They need to come to see what they are working with. Even a, you know, landscapers, our construction workers, painters, everything like that. With my husband, he has to come out and say— even if they are like, "Hey, my square footage is like this, this, and this, what is your starting cost?" Well, he has to go out there and see if any walls need to get

repaired before he even paints. How many coats, depending on the color that you're going to be picking.

So thinking of house cleaning, even if you're like, "I have a three-bedroom home, hardwood floors, tile in the kitchen, carpet in the bedrooms," they still need to see what they are working with. So don't be surprised if they can't get something over the phone. It is normal.

All right. So, in order to get all these things done with your home, you need to work on some financial apps and resources. One—I'm a big fan of budgeting, especially with my husband owning his own business. We never know when money is coming in, so I've had to become a professional budgeter, I like to say. But Inspired Budget is one of my favorite people to follow on Instagram. If you don't have Instagram, that's fine. You can get her on her website. But she uses the Dave Ramsey—David Ramsey's envelope system. EveryDollar is basically the electronic online version of the envelope system. But for lack of better words, she is very inspiring. She will break down everything that she does every week. And one thing, you know, you just don't think about is all these purchases that you're doing during the year. It's better to get a lump sum of what you're doing during the year and break it out as monthly payments. Even if something is Christmas time. If you know your budget is going to be, let's just say, \$200 for your budget for Christmas, break it up a little bit each month.

Any other kind of birthdays that you'll have. You know, depending on where you are, if you'll have taxes. Taking those things, figuring out car maintenance, things like that, and breaking it out. So she does a really good job of—of showing that.

OK, so the next thing I want to tell you about is GasBuddy. So you can either have it an app on your phone, or you can have it online, but it is so great. Especially with these gas prices increasing. What it is, you put in your zip code, and it will list all of the gas stations in your area and the prices. So you can see with location and what they have as far as pricing. Now, I wouldn't say, you know, drive out 10 miles to save a couple of cents, because you could have gone closer and it would be about the same. But definitely keep that on your phone. It's so wonderful.

The next two apps are my favorite. I tell everybody and anybody to download them on your phone. So Clarity Money breaks everything down for you. It will show your incoming—your income money. It will show how your money is going out, the spending. It will have a breakdown of where you spend your money, and then it will show you what you spent that week, month, this year. So it's—it's good to be like, "Oh, wow, I've saved money." And then on the other hand it's,

"Oh, I'm going a little bit too much to these places, so I might need to cut it out." Or you can see what places, or how much money you can cut out with going and different things. So love that.

And Acorns, I just recently downloaded, and basically it is the online version of saving change. I don't know about you, but I don't carry cash as much anymore. Now in my serving days, of course I had plenty of cash. But now, these days, I don't, so I miss out on the opportunity to save change. With Acorns, you get to save—quote/unquote—change. It will round up to the nearest dollar. So whatever you spend, the difference will go into Acorns. So it just goes to the nearest dollar. Then, even on auto draft, so with your auto draft, it will put a dollar in. So it doesn't necessary round up with that, but every time you use your debit card, whatever the purchase is, it will round up. The majority of the time, it pulls out at the end of the week, so it will do one lump sum.

What I try and do, just to keep myself on track and also because I don't want to do math in my head, any time I make a purchase, I just—I just say that's going to be a dollar out. So I can keep up with like, "How many purchases have I done this week? All right, I've made five. Five dollars is going to come out at the end of the week for Acorn." And obviously it's going to be less, but it kind of helps me budget.

And as I said before, EveryDollar is the online version of the envelope system, so that's really good. If you don't want to hold the cash, you can do your bank with EveryDollar.

So, once again, all the websites. Here's two other websites for more financial resources.

Also I wanted to throw in there that there are some really good webinars for budgeting and financial success, so look into that as well. Really use your resources. There's stuff out there.

So there's the financial resources.

Next we're going to go into important documents.

What documents to keep? Birth certificate. Copy of driver's license. Passport. Copy of Social Security card. Car title. House deed. Will, whether it's a living will, power of attorney. Account information. And online passwords.

So one—let me—a little tip. I would definitely set reminders or check when your passport expires. Don't be like me and forget, and then you're having to spend,

what, another \$80 to get another one. And then having to spend another \$80 when you have to get it when it actually expires.

And also, with wills, check out NOLO: N-O-L-O. They have—if you have a simple will, living will, you can go on there, and they have cheaper versions that you can just do on your own.

With passwords, a fun tip that someone said to keep it more secure, use a statement as a password. So like I could put ihavethreedogs. Yes, it's a lot to type in, but it keeps that secure word—it's not as easy to hack into your things.

Also look into—there's online apps to keep your account information and online passwords as well.

And definitely keep your birth certificate, because if you have lost it before, it is quite the process getting it back, and who knew how much it would cost to get your birth certificate back. So definitely hold on to that.

And with all these important documents, definitely keep them in a lockbox. Fireproof. In your house. We have one, and we keep our key hidden but close to it, because, you know, we have to get in there often, to put things in, take things out. But also if, you know, hopefully this will never happen, but if you have a house fire, you're going to want to grab that key and grab your lockbox quickly.

Have a friend or family know where the documents are. Give some copies to a trusted loved one in case that you need those items.

So, another website, but this is great. It's FEMA's checklist of everything to keep. So I'm going to go over some key things, and then go on their website, because it gives you the breakdown of what you should have. So what you should have for your household: identification, your financial and legal documents, medical information, contact info for your household. Valuables. Pet info. And also, a side note, and you can get this from the fire department, and I think you can probably order it online, too, but every window we have has a sticker, and it says how many pets we have. So God forbid if we do have a fire, they'll know how many dogs we have in the house.

Also, store it on a flash drive or secure, cloud-based service. So it's like if you just even want to put the flash drive in the lockbox, you can definitely do that.

Which leads us into emergency and disaster prep resources. I know so many of us have the mentality, "Oh, this couldn't happen to us, this will never happen," but you just never know. We live, as Katie stated, we live in the country. We live

on a well. And for some reason our power goes out all the time if there is even just a thunderstorm. So we have to be ready. If we know something is going to be stirring up, that we have to fill our tub with water so that we can use it, because we don't have anything. And we get plenty of jugs of water so that we will be able to cook, and brush our teeth, and things like that.

So even as simple as a thunderstorm, you just need to be prepared. Have a plan with your family on different natural disasters. On where you'll go, where is the safest place for everyone to be. Basic survival kits. A couple things just to—you know, a flashlight, extra batteries, a first aid kit. I keep a first aid kit and bottled water in my car at all times. You just never know. In the wintertime I have a blanket. And my husband has his own—quote/unquote—go bag. And he also keeps a first aid kit in his car.

And if you didn't know this, you can buy premade survival kits on Survivalist 101. Great website. They have anything from 72 hours up to 7 days. It's really good for camping and other things as well. But be sure to have a can opener on hand, because if you're going to be eating canned goods or things like that you should definitely have that in order. Buy extra things when you shop. I know here in North Carolina, if they mention hurricane, any kind of ice storm, you go to the grocery store, and all the bread and water and milk and everything else is gone. So definitely be prepared when you see something coming up to grab essential items.

And then prepare for everything ahead of time any way that you possibly can. Think about how you'll be able to get ways to cook, so maybe have a camp stove. And if you are very, very fortunate, you'll have a generator, which is absolutely amazing. For some reason in our neighborhood, the way the power grid is is very weird, so half the neighborhood might not have power and the other half may still have power, so we, one time during an ice storm, our neighbor had power and we were able to borrow their generator. And what a different life when you have that and how you are able to still cook and things like that.

But if you know a storm is coming, have your phone fully charged in case you need it for an emergency or weather apps, checking that, because, you know, so many of us don't have land lines.

So I think that's enough talk about disasters and everything else. Let's go into meal planning. Here's another area of websites that you can go to. Maybe you are like myself and are a beginner to meal planning. The best time to meal plan and meal prep are on Sundays.

The four rules, they like to say, of meal planning: Choose meals that you can get lots of leftovers. Cook recipes you know, and then add one new one. And then you can continue to add them as you go, as weeks go on. Pick recipes based on common ingredients. And cook things you really want to eat. If you're going through all this time food prepping and getting everything ready, and recipes, and to-do lists, and everything else, why would you even cook anything you don't want to eat? So, definitely to that.

Some people make a menu and hang it on the fridge. Maybe make a calendar. However you want to come up with it. This is a great way to save money, eat real food. Don't waste food. It's less stress. And it saves—saves you time. Which is— which is always great.

Some other tips. Grocery shopping, some apps. As we stated in "Make a list," stick to your list. I am definitely a wanderer throughout Walmart and the grocery store. And my favorite place is Aldi's. If you don't have an Aldi's, I'm so sorry. It's my favorite place to shop, and I tell everybody about it. I make sure I always have my quarter. If you go to Aldi's, you'll know what I'm talking about.

So I try to avoid that middle aisle, because there's so many great things but, going back to budgeting and everything else. So between that and meal planning, stick to your list.

Don't grocery shop when you're hungry. That is really important. Don't do that. And shop the perimeter for healthy items. The majority of your processed foods are going to be in the aisles.

If you are interested in produce, check out your local fresh market. And buy local for all your produce. Maybe you plant all your own herbs at home. So what a great way to get out on a Saturday or Sunday, walk around, and get some fresh produce.

Meal plan before you even go out, and see what ingredients you already have in your home. Don't buy things until they run out. That's the biggest thing so you're not wasteful, you're saving money. There's times where I've gone grocery shopping without even making a list. What a mistake! What a mistake!

Some great apps. Flipp and Ibotta, those are ones for couponing and having cash back, things like that. So if you're a big couponer—I don't coupon as much as I should, because I shop at Aldi's a lot, where they don't accept them.

Another great website, the SavingStar.com. So definitely check that out as well.

So I think we've talked enough about food. Hopefully you're not hungry. And don't go shopping if you are! Just kidding.

But anyways, we're going to go on to moving tips.

We went from an apartment to a townhome to an actual home, so for three years in a row, we moved. And if you have moved recently, then you understand. If you haven't moved in a while, you don't understand until you get back into it.

But some really cool websites on here. But nice tidbits: For free moving boxes, go to your nearest liquor store. They have so many free boxes. And then also you can use them for your dishes. It kind of keeps things separated, so that's real nice. Grocery stores. Craigslist. Facebook community. Your Nextdoor app. You can check that for people that have free boxes.

But the biggest thing to remember before you move, go ahead and set up your moving team. Ask your friends and family. Get their help to move. Set that up. It's one checklist after another, but it will really help you.

Pack items you'll need first in the move in a clear bin, so then you can see it. Wrap things in pillowcases, towels, and sheets, so that will keep you from saving on paper.

Purchase stretch wrap. That's always really good.

Label boxes. So when we moved, I color—I bought colored Post-its. And each room had a color. So I was able to tell my family and friends, "OK, blue goes in the kitchen, and green goes in the master bedroom." And then on each Post-it, I wrote what is in the box, because there is nothing worse than—than, like, "I can't find this!" And then you're having to open all these boxes, and you don't know where it is. Also colored duct tape helps.

But you don't think about these little things, but when you are in the moving process, it just gets stressful and adds up. So nice—I've made up a common theme about today. Prep, prep, prep. Checklists and all different kind of things, but just—just look into it, because it can definitely help you out.

Not only does my husband have a painting company, but we both have a junk hauling business. And it's so much fun. Absolutely love it. And that's—one man's junk is most definitely another man's treasure. We have done so many amazing things with things that we have gotten from junk hauls. We had a refrigerator that wasn't working. And we have so many outdoor parties, and we turned the

refrigerator into one big cooler. So nice. I got a chair that had a hole in it, and I painted it and put a flower pot in it. And it's in my backyard.

We—spray paint is our best friend. We—we paint things and use that all the time. So definitely look into ways that you can take things around your house and maybe jazz it up. Or you can go to your local flea market. We sell at flea markets and find things that you can get for a really good price and redo it.

Now, or if you want to get rid of your items and declutter your home, we'll go into ways to sell your items. This website, I believe, it's like one of the most valuable on this webinar. It breaks down every single app and website you can sell your stuff online. For where to sell your CDs, DVDs, and videos. Where to sell your clothes, books, unwanted makeup—who knew? Sell unwanted gift cards. Didn't even know it was a thing. So that will break down with each area, web places.

And then of course you have your Facebook Market, OfferUp, Letgo, and Craigslist, eBay. Great places to sell your items.

And some of my favorite things are your DIY house hacks. So not only to be included 50 Nifty Tricks for saving different things around your home, but also I wanted to—something that we didn't include—is Nifty: N-I-F-T-Y. Follow them on Facebook. They're through BuzzFeed, so I think they also have a website. So many great things. They really focus on things you might already have in your home. And ways that you can just redo things or make things simple.

Pinterest. My favorite app to go to. I do like to do home remedies a lot, even with just us, if we're sick, or even our dogs. I don't like to put chemicals on them all the time for fleas and ticks, so different ways that we can do that. Or in between when we have run out. Like I said, I don't like to do them all the time, but every time it is necessary. We live on a swamp in the country, so we have to have that.

Making your own cleaning products. The Green Guide. Living green. All different kinds of ways that you can do that inside and outside of your home. And let me tell you, if you have rubbing alcohol, vinegar, baking soda, Vick's VapoRub, and Vaseline, the things you can do with them. Cleaning your oven. Vinegar and baking soda. So great. Didn't even know it existed that you could do it like that. And then you don't have the smells cleaning your oven. They're self-cleaning.

I wash my gym clothes and my husband's work clothes with vinegar. I will soak in vinegar, and then I let it go through one wash. And then I'll rewash it again with detergent, but it really helps getting that sweaty smell out of your clothes.

But one of the things that you can save purchasing items after the season for next year: patio furniture, grills, décor. Do you know how many people will shop after the holiday? Get décor for after Christmas presents. Go after Christmas. Everything is 50% off, and save, save, save. And next year you are set. Or you have enough for birthdays, you know, for people through the next year.

So I know I have overloaded you with so much information, but I just get so excited telling people about it and how much I have learned over the last couple of years. So take those websites. Get your own tips and tools. And share it with your families, friends, coworkers, and just keep that going.

And now, as Katie mentioned, I am a work-life consultant, and I have been for the last 3 years. And I absolutely love it, because it's ways for me to search for things for people. We have such busy schedules. We're working during office hours where you would be contacting all these places.

So use your EAP service. Take—let us take some of these things off your hands. We can search for anything and everything you can possibly think of. I can't say it would exist, but let us do that for you. That's what we're here for, so please take advantage. And if you have any questions on what we can do or what's—what you have, check in to your benefits coordinator or just contact us. Give us a call, and say, "Hey, explain more about our benefit," and we would be happy to do that for you.

And at this point, I'm going to pass it over to Katie, and she is going to finish up with some questions for you guys.

It has been such a pleasure. I hope that you have had a good time, as much as I have. And use some of these tips and tools in the future.

OK, thank you so much, Erin. I know I've made some mental notes in listening as you went through this.

So let me mention a couple of wrap-up items, but, again, first I do want to thank Erin very much for not only her time in presenting, but lots of great tips and hacks and apps and tools and stuff that are out there. So we trust it's been beneficial for you.

As a reminder, we do have a copy of the slide deck in PDF format so that you can access some of those links. We've got that in the Event Resources on the left-hand side of your screen.

We also have, as Erin mentioned, you have access to your Employee Assistance Program 24 hours a day, seven days a week. Feel free to contact your EAP, find out what benefits are available. We encourage you to use that.

If you do have a particular question on this presentation topic, you can also use that Ask a Question section on the left-hand side of your screen. Type that in, click Send. We'll receive it via email. It's not an instantaneous reply. So just want to remind you, your EAP is there 24/7. But we will go ahead and research your question and get back to you within usually a couple days, depending on work schedules and the nature of your question. But in the meantime, for all kinds of house maintenance, and financial assistance, and daily living research stuff, call your EAP. Here for you 24/7.

There will be a brief survey when you log off, and we'd appreciate you taking 30 seconds to do that to give us some feedback.

So thank you, everyone. Thank you, again, so much, everyone. And thank you, Erin, as well, for sharing all this with us.

Take care, everyone.