



# Climate Conversation

## Save Money by Caring for Creation

St Mark's Creation Care Ministry

October 2023



# Agenda

- Land Acknowledgement
- Opening Prayer
- Framework & Ideas to Save Money
- Discussion
- More Ideas
- Sharing and Q&A
- Closing Prayer

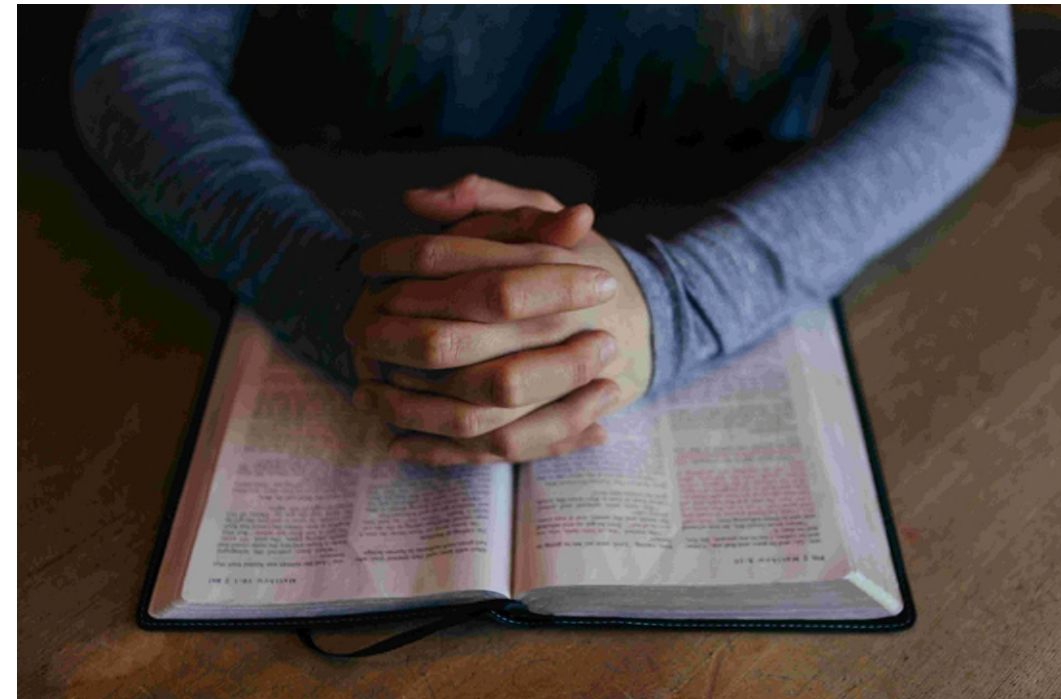
# Opening Prayer

God, you call us to be good stewards of this earthly home, strengthen us to care for your creation; forgive us when, through our greed and indifference.

We abuse its beauty and damage its potential.

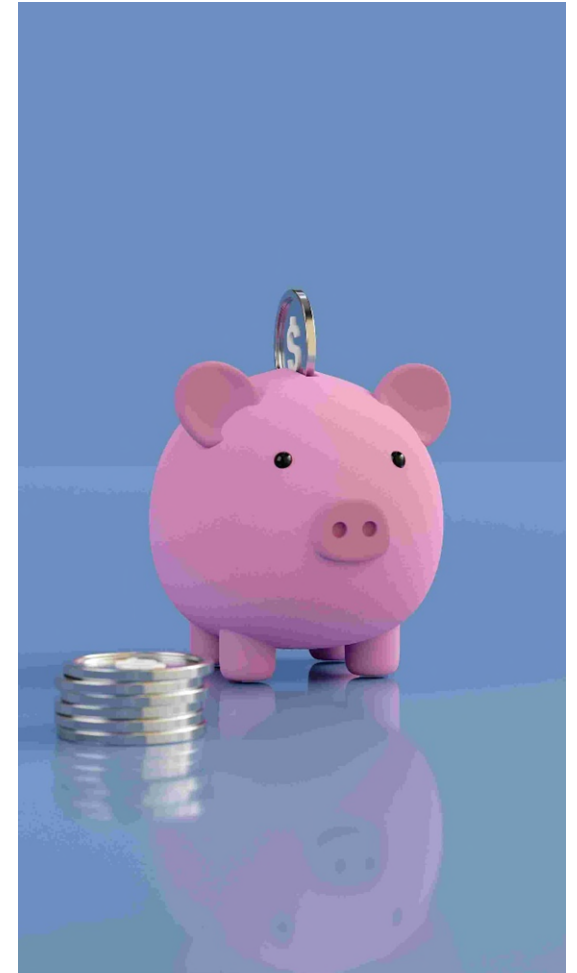
Empower us through your Spirit to nurture and love the world so that all creation sings to your glory.

Amen



# Going Green Saves Money

- Going green translates into spending less, saving more and smarter financial choices
  - Small changes lead to financial savings & less environmental impact
  - Additional benefits of health & more
- Efficient households can save \$1,560 a year on gas and utility costs over 50-years, per the University of Michigan
- Lifestyle adjustments – thrift shops, swaps, less meat, biking, appliances - could save you \$6,974 per year
- Small changes mean big savings



# The Myth that Going Green Costs More

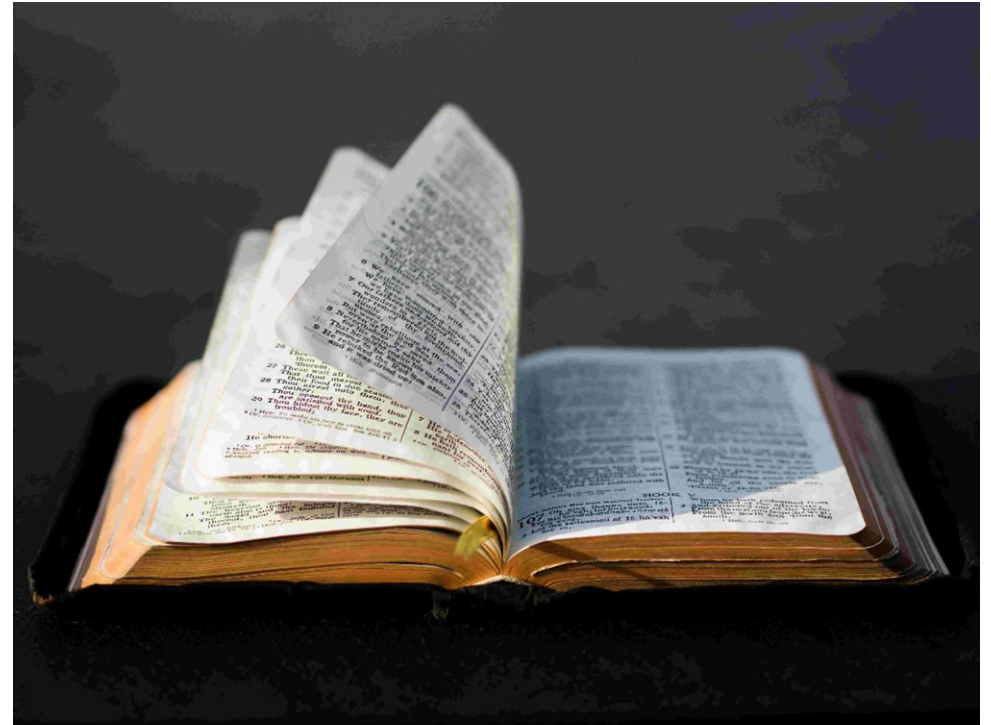
- A belief that going green is expensive
  - Food – Beyond burgers and more
  - Energy – Solar and heat pumps
  - Transport – EVs
  - And more...
- There are plenty of cheaper options
  - Change mindset & ingrained habits
- Saving money with eco-friendly products and sustainability habits can take time
  - Buying green or higher quality can have upfront costs





# Be Content with What We Have

- 1 Timothy 6: If we have enough food and clothing, let us be content
- Philippians 4:11-13: I have learned to be content whatever the circumstances... I have learned the secret of being content in any and every situation
- Luke 12:15 Be on your guard against all kinds of greed; life does not consist in an abundance of possessions
- 1 Corinthians 10:31 - Whether you eat or drink, or whatever you do, do it all for the glory of God



# There are Many Actions We can Take

- Lists galore...

► [CLICK HERE FOR FREE DOWNLOAD: 100 ECO WAYS TO SAVE MONEY CHECKLIST](#)

<a href="#">Kitchen</a>	<a href="#">Food</a>	<a href="#">Cleaning</a>	<a href="#">Laundry</a>	<a href="#">Bathroom</a>
<a href="#">Out &amp; About</a>	<a href="#">Garden</a>	<a href="#">Parenting &amp; Babies</a>	<a href="#">Travel</a>	<a href="#">Gifts</a>
<a href="#">Choose to Reuse</a>	<a href="#">Shopping</a>	<a href="#">Get Paid to be Green</a>		

# A Framework for Saving

- Compile suggestions for saving that resonate
- Analyze your spending
- Start with small changes, then move to bigger ones
- Collaborate with others
  - Spread the word
- Reduce, reuse, repair, recycle (4R)



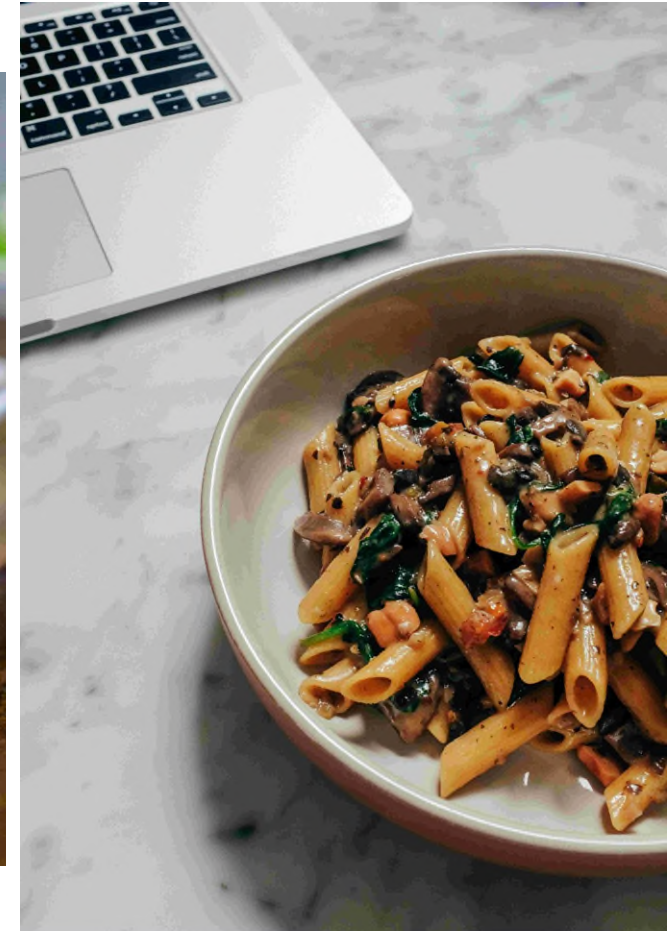
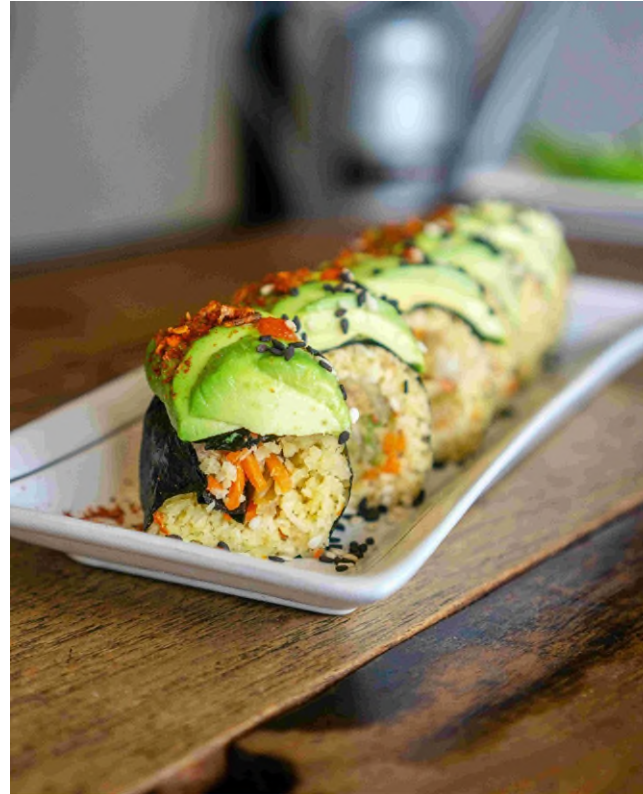
Sustainable actions	Savings (yearly)
Bringing along your own reusable boxes	~ S\$53
Reduce usage of paper towels	~ S\$60
Choosing paperless option for news subscription	~ S\$240
Growing your own greens	~ \$60
Second-hand shopping and thrifting	~ \$221
Using energy efficient appliances	~ \$520
Taking public transport	~ S\$132
Total	~ S\$1286

Source: <https://plannerbee.co/learn-personal-finance/how-does-going-green-save-you-money/>



# Save Money on Meals & Live Healthier

- Plan meals
- Go to a (cheaper) green supermarket
- Buy what you need
- Cook from scratch, not ready-made
- Take your own lunch to work or events
- Eat less meat or eco-friendly, meat
- Use leftovers
- Carbon Tracker tip: Replace a gas stove or electric stovetop with an induction cooktop or Instant Pot to breathe better, lower CO2 emissions, save time and save money



# Save Money on Water

- Install efficient faucets and showerheads
  - Low flow showerhead (save \$50/year)
  - Faucet aerator
- Shorter showers with less water
  - Use a shower timer
- Turn off the water when brushing teeth
- Regularly check for leaks
- Fully load the dishwasher
- Wash clothes less, with full loads
- An eco-friendly washer & dryer can save \$139/year - 25% of energy, 33% of water - & reduce CO2 by 4,000 pounds over 10 years



# Save Money on Energy

- Switch all lightbulbs to LED
- Turn off lights and appliances when not in use
- Adjust thermostat settings
  - Consider a programmable thermostat
- Fridge at 39 - 39° is the most efficient temperature to keep food fresh longest
- Fill every shelf when you use the oven
  - Turn the oven off 5 minutes early
  - Use a microwave for one item
- Air dry clothes
- Buy efficient appliances





# Save Money on Transport

- Take public transport
  - Bus or light rail
- Bike
- Walk to nearby destinations
- Carpool
- Carbon Tracker driving tips:
  - Accelerate efficiently
  - Let the engine brake the car
  - Reduce brake maintenance costs





# Discussion & Breakout Session

Questions:

- What habits do you have that you may be able to change?
- What actions can you take to care for creation and save money?



# Enjoy Better and Lower-Cost Shopping

- Borrow or rent
- Select reusable products
- Repair broken or worn items
- Shop at thrift stores
  - Save \$1,760 per year
- Buy spare parts and repair appliances instead of buying new ones
  - Fridge shelves & door seal, etc.
- Buy bulk: Food, shampoo, soap and more
- Plant sales (and the UW Arboretum)
- Use book and tool libraries
- Buy Nothing for giving or swapping



# Save Money with Reusables

- Swap paper towels for paper-less towels
- Swap Ziplocs for reusable silicon bags
- Swap plastic wrap and foil for fabric bowl covers or wax wraps
- Swap plastic bags for 'food huggers'



<https://foodhuggers.com/collections/all>



Source: Amazon



# Manage Digital

- Review and reduce subscriptions
  - Financial and environmental cost of streaming and messaging
  - A 1 hour video uses 0.08kWH of electricity & emits 36 grams of CO2
- Change paper subscriptions to digital
- Unplug digital devices once they are charged
- Repair digital devices





# Save Money at the Office

- Working from home saves commuting costs and reduces emissions
  - Companies have real estate savings per FTE of \$10,000 per year
  - Convince your company: Employees at eco-friendly companies are 16% more productive than average
- Take a lunch box and water bottle
- Go paperless for manuals and more



# Eco-Friendly Gifting Saves Money

- Use cloth or newspaper for gift wrapping
- Consider gifts from Amazon Renewed, Best Buy Refurbished and more
- Give potted plants rather than cut flowers, which use pesticides & energy
- Give experiences



# Reduce Costs with Eco-Friendly Healthcare

- Minimize waste when buying medicines
  - Use 90-day supplies of medications to reduce cost and packaging
  - Consider halving or doubling your current pills first if your dosage changes
  - Only pick up a prescription if you are going to use it
- Lifestyle medicine focused on healthy habits and foods prevent disease and promote longevity
- Telehealth can cost less and is eco-friendly
- Healthcare causes 10% of US CO2 emissions





# Sharing, Discussion and Q&A

## Questions

- How can your actions to care for creation (and save money) influence work, church, friend and family?
- What other actions do you take to care for creation that save money?





# Make a Difference

*The most environmentally friendly product is the one you didn't buy -*

*Joshua Becker,*

*Becoming Minimalist*

*Most of my wardrobe is vintage and I've worn dresses to the Oscars that I got for \$10 -*

*Winona Ryder*

# Closing Prayer

*Forgive us Lord for our thoughtless wasting*

*For heat blasting in open doorways*

*for lights burning in empty rooms*

*for homes basking in T-shirt warmth*

*forgive our thoughtless wasting.*

*For leaving windows draughty,*

*for lagging left undone,*

*for lofts un-insulated*

*forgive our thoughtless wasting.*

*For cars that guzzle petrol*

*for driving little journeys*

*for cheaper fares on planes*

*forgive our thoughtless wasting.*

*God grant us clear thinking, right action, and a gentle lifestyle*

*Amen.*

