

Eddie K. has given much of his life to serving our country...

He entered the Air Force during the Vietnam War and served for six years before leaving the service. Still committed to his patriotic values, he spent another 30 years working for the U.S. government. Now in retirement, Eddie is a community leader, helping people in his area who are down on their luck and need someone to lean on.

But life took a turn when Eddie contracted COVID-19, which caused him to be in a VA hospital for more than two weeks and quarantined for a month after being sent home. As a result, he accumulated multiple medical bills and other expenses that he was unable to cover with his fixed income as a disabled senior citizen. He hoped his bills would be lower by March, but the unusually cold month made it impossible for him to pay his heating bill.

Sadly, Eddie's family could not help, including his son who was suffering from a debilitating stroke. With so many people in his community also struggling, Eddie felt he had nowhere to turn. A flicker of hope came when he called his gas company about his bill and was given the number for HEAT. His worries became lighter when he spoke with HEAT and was able to get energy assistance.

"I feel like HEAT was sent to me by God. I couldn't believe it. I'll never forget," Eddie said of his experience with HEAT. "I want the donors to know how grateful I am for all they've done for me and so many others through their contributions. HEAT stepped up to help me when no one else could. God bless them all."

Eddie is particularly concerned for other veterans who face hardship and is thankful that HEAT funds are available for them too. We are glad that Eddie has fully recovered from his illness and is back out helping his community. HEAT is deeply grateful for all his service to our country and that we could help him in his time of crisis because of our donors. 🔥



Budgeting Tips to Help Better Organize and Save Money

It seems everywhere we turn the cost of necessities from housing to food to utilities keeps climbing. While individually we have little control over rising costs, we can better buffer ourselves against their effects by adjusting our financial practices.

People often see budgeting as an annoying and unrealistic restriction on enjoying their life. And the last thing anyone wants during times when their purchasing power is shrinking is to further limit their money. The truth is budgeting is a plan for consistently, constructively and confidently directing the flow of our dollars in a way that empowers us to have control of our finances.

Budgeting has several approaches because each person's financial circumstances and goals are unique. Below are three commonly recommended options to consider.

- **Zero-based method** is especially useful if you have important financial goals to reach in the near future. This method requires meticulously tracking your spending yet is fairly simple. Create a spreadsheet or document and first note your monthly take-home pay (net income) at the top.

Second, list your expense categories (including savings and even donations) and note next to each one how much you expect to spend for it in the following month. Third, subtract your expenses from your take-home pay to check if you get down to \$0. The aim is proactively assigning every penny to a purpose to reduce wasteful spending, pay down debt and build up savings.

- **50/30/20 method** is a type of proportional budgeting, which works by allocating percentages of your take-home pay to broad expense categories. There is no need for a detailed breakdown like the method above and that may somewhat allow more freedom for spending. The idea is 50% of your pay goes to necessities, 30% goes to discretionary use and 20% goes to savings and debt repayment. This option emphasizes more attention on the last category than people would normally give on a regular basis.
- **Envelope method** is an old-school approach that could be surprisingly helpful if you need a stricter way to curb

Partner Spotlight: Aire Serv



As a nonprofit, meeting the needs of our community with excellence to promote the common good is HEAT's fundamental purpose and motivation for existence. When our team engages potential partners, we consider how well their values and activities line up with this focus. We invest a lot of time and genuine care into serving others, so it matters

to us to build relationships with businesses that do the same. Aire Serv is an exceptional company that embodies this standard, and we are elated to have the trusted HVAC company as part of HEAT's supporter network.

Founded in 1992 and growing to more than 200 locations, Aire Serv provides heating, ventilation and air conditioning solutions among other services to residential and commercial customers. The franchise is a subsidiary of Neighborly, a renowned and global home services holding

company with more than 30 brands and 5,000 franchises. Aire Serv of Fayetteville, GA is one example and carries on the Neighborly values which include respect, integrity and customer focus.

The vice president of operations for the Fayetteville, GA location, Chontè Martin, learned about HEAT from her neighbor and recognized a great opportunity for the company to do more in the community. Martin and her team are well aware of the need families and individuals have for assistance with home heating bills. They encounter many families whose bills have become more than they can afford due to unfortunate circumstances of job loss, medical expenses and increasing utility bills caused by the inefficiency, age and condition of their HVAC equipment. After Martin met with HEAT's executive director, our team also saw this as a perfect partnership of purpose.

In addition to helping customers increase energy efficiency and reduce their bills, Aire Serv of Fayetteville, GA serves the community by offering apprenticeships for students who want to pursue careers in the HVAC industry. HEAT is optimistic about the future of this partnership as we continue collaborating on fundraising and awareness strategies. 🔥

Message from the Director

The past two years have been some of the most demanding periods HEAT has ever experienced. The spike in energy assistance requests has stretched the capabilities of our team and fund distribution partners in new yet complex ways. But being a lifeline to thousands of families and individuals in need means we cannot dwell on obstacles and instead must focus on serving them the best way we can.

There is a quote from Fred Rogers, beloved for the children's TV show "Mister Rogers' Neighborhood," that resonates with me.

"Anything that we can do to help foster the intellect and spirit and emotional growth of our fellow human beings, that is our job. Those of us who have this particular vision must continue against all odds. Life is for service."

I can attest to this sentiment as my experiences have proven to me that the most important, rewarding thing we can do with our life is help better the lives of others. Our team is reminded daily of the necessity for giving back because of the unusually large number of applicants who continue to reach out for assistance. Despite reports of the pandemic's end, numerous people are still in crisis due to various personal and economic factors through no fault of their own. Bills as high as \$800, \$900 and even \$1,400 have crossed my desk recently. The effect of inflation is one major concern because it greatly limits the purchasing power of our neighbors with financial challenges.

HEAT is incredibly thankful for the generous response from donors during these times to help people whose services were disconnected or who faced disconnection. But our work is not done, even more now since our funds have extended to serve a population we have not had to assist in the past. Although this is a difficult time for many of us, together we will meet these obstacles head on.

A handwritten signature in black ink, appearing to read 'Jeffrey Joseph'.

Jeffrey Joseph,
Executive Director

▶ Continued from front page

your spending. This option can be paired with other methods and works best for discretionary expenses. Start with determining how much money to allot for wants like entertainment, shopping, food (e.g., restaurants, non-essential groceries) and the gym. Next, label an envelope for each category and put the amount of cash specified into them. Using physical money helps create a barrier against overspending that easily happens with a debit or credit card when you finish the allotment for a category. Also, you are likely to make better spending decisions when you can see and touch how much money is left after purchases.

When we have an organized view of our finances by budgeting, it is easier to spot where we can make further adjustments to gain more leverage in our money usage. If a particular method does not work for you, do not be quick to give up trying. Keep exploring options (including budgeting apps) until you find one that is well-suited for your needs and wants. 🔥

Welcome Our New Board Members

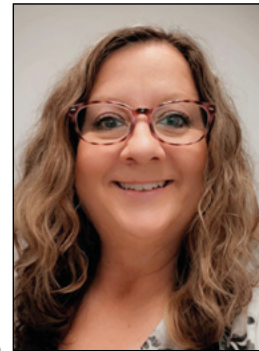
Rachel Reaid has been in the natural gas industry since 1992 when she joined the Municipal Gas Authority of Georgia as a receptionist. She quickly advanced into a market development role when the organization launched a new service to member cities. During her nearly 30-year tenure, Rachel's vast institutional knowledge has served the Gas Authority well and her responsibilities have expanded as manager of corporate culture and event planning. Rachel was instrumental in developing the Gas Authority's S.P.I.R.I.T. program, which represents the values of its organizational culture: service, professionalism, integrity, respect, innovation and teamwork. Rachel not only embodies these values as an individual but also actively works to sustain them throughout the workplace.



Rachel is a strong supporter of HEAT and consistently advocates for the mission. She is committed to serving the organization with integrity and excellence.

Rachel and her husband Michael live in Dallas, GA. They have two beautiful, accomplished daughters. Rachel enjoys playing the piano, singing and faithfully serving at Second Baptist Church of Dallas. 🔥

Sandra Rhodes has worked in the natural gas industry since 1990 and joined SCANA Energy in 1998 when the natural gas industry deregulated in Georgia. SCANA has been the regulated provider of natural gas services for low-income and credit-challenged customers since 2002 when the Georgia General Assembly mandated the appointment of this role to ensure all Georgians on Atlanta Gas Light's system could access natural gas. Sandra played an active role from the beginning in managing community relationships, contributing to the success of the Regulated Provider Program.



As manager of Affiliate and Residential Programs, she works closely with the Georgia Department of Family and Children Services and community action agencies that have natural gas in their area, administer crisis funds for the Low Income Home Energy Assistance Program and HEAT, and send regulated gas referrals. Her role includes educating consumers about natural gas basics and safety, energy saving tips and information for their bill. She also manages SCANA Energy's REALTOR Rewards Program.

Sandra lives in Augusta, GA with her partner Jim and has two stepdaughters and a grandson. 🔥



Weatherization Tips to Help You Stay Warm and Save Money

1. Clean or replace your furnace filter as needed to maintain proper air flow and reduce wasted energy.
2. Adjust your thermostat to 68 degrees, particularly during winter months (the more you can comfortably lower the temperature, the more you save on energy bills).
3. Check for air leaks around doors and windows and assess where caulking and weather stripping may be needed.

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HEAT, Inc. is a 501 (c)(3) statewide nonprofit organization that raises funds to help Georgians who need temporary financial assistance with energy bills. Thousands of households need help, but only limited funding is available.

Our mission is to provide energy assistance for Georgians in need.



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*Helping low-income
Georgians meet their energy needs*

MANY THANKS TO OUR GENEROUS SUPPORTERS!



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