

Check out the money saving tips below and see if there is anything you are eligible for. The expenses you can cut can be turned into savings.

1. **PG&E** has two discount rates:

A. California Alternate Rates for Energy Program (CARE). A monthly discount of 20% or more on gas and electricity. Participants qualify through income guidelines or if enrolled in certain public assistance program

B. Family Electric Rate Assistance Program (FERA). A monthly discount of 18% on electricity only. Must be a household with three or more people. Participants qualify through income guidelines.

More information visit: https://www.pge.com/en_US/residential/save-energy-money/help-paying-your-bill/longer-term-assistance/care/care.page?WT.mc_id=Vanity_carefera

2. **San Francisco Water Bill Relief Program** has programs for both Residential and Commercial Customers.

A. Emergency Customer Assistance Program (ECAP), provides temporary discounts ranging from 15%- 35% on your water, sewer, or Hetchy Power Bill if you have lost income due to the COVID-19 pandemic. **For more information visit:** <https://sfwater.org/index.aspx?page=1326>

B. Community Assistance Program (CAP) which provides long term discounts on our bill ranging from 15%- 35% on your water, sewer, or Hetchy Power Bill. These discounts won't stop at the end of the crisis period if you are a very low income customer.

For more information visit: <https://sfwater.org/index.aspx?page=1294>

C. Emergency Business/Non-Profit Customer Assistance Program (EBCAP). Provides a 6 month discount of 20% on your water and sewer bill if your small business or non-profit is suffering from loss of revenue due to the COVID-19 pandemic.

For more information visit: <https://sfwater.org/index.aspx?page=1331>

More Information Visit:

https://sfwater.org/index.aspx?page=1330&utm_source=sfpuc&utm_medium=press&utm_campaign=billrelief

3. **Car Insurance** – Call your car insurance. Let them know you haven't been driving as much. See if they can do anything to improve your current rate.

4. **Recology Sunset Scavenger: Lifeline Waste Disposal Rate Discount Program**

A. Offers a 25% discount on basic garbage collection services to low-income families who are enrolled in the Pacific Gas and Electric (**PG&E**) **CARE program**.

To apply mail, fax or forward by email a copy of your most current PG&E bill showing participation in the CARE program. The name and address on your PG&E account must match the name and address on your Recology account.

Mail: 250 Executive Park Blvd.Suite 2100

San Francisco, CA 94134

Email: CustomerService@RecologySF.com

Fax: 415-330-1338

Phone: 415-330-130

More Information Visit: <https://www.sffamilies.org/search/?id=10613746>

5. **Phone – California Life Line** provides discounted home phone and cell phone services to qualified households. You may qualify for California LifeLine via **Program-Based** OR **Income-Based**.

More Information Visit: <https://www.cpuc.ca.gov/General.aspx?id=2752#qualify>

6. **Internet Service** – Shop around for internet service. This website will tell you the most affordable internet in your area: <https://www.allconnect.com/local/ca/san-francisco>

7. **Banking** - Consider banking with a credit union instead of commercial bank. Credit unions have much lower fees. San Francisco Federal Credit Union offers free checking. Learn more at: <https://www.sanfranciscofcu.com/free-checking>

Covid-19 Related Bank Relieve Programs; <https://sfgov.org/ofe/sites/default/files/2020-06/Consumer%20Banking%20Relief%20Information%20FINAL.pdf>

8. **Credit Cards** – Check your current interest rates, start with the credit card with highest interest rate. Call that lender and ask if they can lower your interest rate. If they cannot ask to speak to a supervisor. Plan on paying the card with the highest interest rate off first.

9. **Cable Bill** – Call your cable company and tell them you want to cancel your service. Tell them you can no longer afford it. They will transfer you to another department which will offer you a discount to stay. These companies do not want to lose customers.