



** This news release from K-State Research and Extension is available online at <https://ksre-learn.com/how-to-climate-proof-your-finances>

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K-State family finance expert offers '52 Ways to Climate Proof Your Finances'

Extreme weather can put a dent in a family's budget, Kiss says

By Pat Melgares, K-State Research and Extension news service

MANHATTAN, Kan. – The weather, it seems, is not always kind on a family's budget.

K-State family finance specialist Elizabeth Kiss knows that extreme events – including heat waves, drought, flooding, high winds, wildfires and more – can impose financial hardship for families, especially for those without adequate emergency savings or insurance coverage.

"There is a relationship between weather hazards and whatever is going on in the climate, and how we are able to manage our family resources," said Kiss, who along with colleagues across the country, has developed a program titled, ['52 Ways to Climate Proof your Finances.'](https://ksre-learn.com/how-to-climate-proof-your-finances)

"This is not necessarily anything different than what we might talk about in general," Kiss said, "but it is making that connection between finances and climate because there are some specific things you might want to do to prepare yourself."

The list of 52 suggestions are organized by categories, including personal finance, insurance, clothing, food, housing, tax credits, transportation, preparedness and seeking volunteer or career opportunities.

As an example, Kiss suggests doing an energy audit on your home appliances, such as a refrigerator or water heater.

"We try to get as much life out of these appliances as possible, but the newer models – because they're more energy efficient – can actually save us operating costs," Kiss said.

She said homeowners can monitor thermostat settings and adjust it according to the time of year, or look for state or federal programs that offer tax credits for energy savings.

Kiss said preparing for severe weather events includes more than just packing an emergency supply kit and knowing where your family will meet; homeowners also should think about where they keep important documents that will assist in recovery.

"If you do need to recover from a weather event, be sure you can review how to avoid scams in those instances," she said. "Be a good consumer. Get more than one estimate. Follow the instructions from your insurance company. Always document everything, take pictures and know ahead of time from your insurance company what you can clean up versus what you may need to wait on."

Away from home? Kiss urges consumers to keep up with regular maintenance on vehicles, including inflating tires to the recommended pressure, using air conditioning only as needed and using cruise control when possible.

The 52 tips for saving money relate to 52 weeks in a year, but Kiss said consumers don't necessarily have to think about doing one every week.

"Maybe you do just one per month," she said. "Or, start with any category that you like and just do something that makes sense for you."

A longer discussion with Kiss on 52 Ways to Climate Proof Your Finances is available online on the weekly radio podcast, [Sound Living](#), from K-State Research and Extension.

More information on stretching a family budget and planning for regular expenses is available in a series of extension publications under the heading, [When Your Income Drops](#). The publications are available online from the [K-State Research and Extension bookstore](#).

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FOR PRINT PUBLICATIONS: Links used in this story

52 Ways to Climate Proof Your Finances, <https://extensiondisaster.net/wp-content/uploads/2024/07/52-Ways-to-Climate-Proof-Your-Finances.pdf>

Sound Living, <https://soundlivingksu.libsyn.com>

When Your Income Drops: Making Ends Meet,
<https://bookstore.ksre.ksu.edu/Item.aspx?catId=351&pubId=22620>

K-State Research and Extension bookstore, <https://bookstore.ksre.ksu.edu>

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