



An Extended Guide · No. 1414

Everyday Savings and Time-of-Use

How a battery earns its
keep between outages

Tech Made Simple — Service Made Personal

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! Read this first — this is a licensed electrician's job

A whole-home battery ties into your home's main electrical panel, and that makes the installation real electrical work — a job for a licensed electrician, done with a permit, and often with your utility's approval before it is switched on. It is not a do-it-yourself project. The happy news, and one of a battery's real advantages, is that once it is installed it runs silently and gives off no exhaust and no carbon monoxide, so unlike a generator it is safe indoors or in the garage. But the battery still stores a great deal of energy, so leave the wiring, the mounting, and any service to the pros, and follow the installer's and maker's instructions. I help you plan it and line up a trustworthy licensed electrician — I do not do the wiring myself. The money-saving modes we cover here are simply settings on top of that same professionally installed system — lovely to understand, but never a reason to touch the equipment yourself.

Let's see how a battery earns its keep between storms

A home battery isn't only outage insurance. On ordinary days, the very same box can quietly help with your electric bill by shifting when your home leans on the grid. This guide explains that second job in plain English, and stays honest about when it helps and when it mostly doesn't.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. I've spent 30+ years helping folks make sense of home gear without the jargon. Picture this as me at your kitchen table, walking through the everyday side of a battery one plain idea at a time.

You won't find a single promised dollar figure in here, because I can't honestly give you one — what a battery saves depends on your utility's rate plan and your own habits. We'll cover the ideas so you can judge it for yourself, with nothing to sell you.

★ There's nothing to sell you here

If you'd like an honest second opinion on whether the savings side is worth chasing for your home, call or text me at (330) 200-8042. Free, and no sales pitch.

The whole guide, on one page

If you remember only these things, you already understand how a battery can help the everyday bill — and where it can't.

- ❑ Beyond backup, a battery can shift energy — charge when power is cheaper or plentiful, and lean on it when power is dearer.
- ❑ That everyday shuffle only pays off if your utility charges different prices at different times (a time-of-use rate).
- ❑ If you have solar, a battery can store your midday surplus to use in the evening instead of buying grid power.
- ❑ On a flat rate with no solar surplus, the everyday savings are usually small — and the real value is the backup itself.
- ❑ Always set a backup reserve, so a savings mode never draws the battery empty right before a storm.
- ❑ No honest person can promise a dollar figure — it depends on your rate plan and your habits, full stop.

✓ The one-sentence version

A battery can trim your everyday bill only where your rate plan or your own solar give it something to shift — and even then, keep a reserve so backup always comes first.

A battery has a quiet second job

Most folks meet a battery as outage insurance. But the same unit can do a second, everyday job that has nothing to do with a power cut.

That job is deciding when your home draws from the grid and when it leans on stored power instead. If your electricity costs the same every hour of the day, there's nothing to gain by shifting. But if it costs more at some times than others, a battery can help you buy more when it's cheap and less when it's dear.

It's the same instinct as filling the car when gas is cheaper, or doing a big shop when things are on sale. The battery just does it automatically, in the background, without you thinking about it.

✓ The everyday job sits on top of the backup

None of this replaces the battery's real purpose — keeping your lights on when the grid fails. Think of everyday savings as a possible bonus on top of that, not the main event.

Time-of-use rates, in plain English

This is the single idea that decides whether the savings side is worth anything at all, so let's make it clear and simple.

What a time-of-use rate is

Some utilities price electricity differently depending on the time of day — cheaper when demand across the region is low, dearer during the busy peak hours. Other utilities charge one flat price all day long, no matter when you use it.

Where a battery comes in

If your rate changes through the day, a battery can charge during the cheaper stretch and lean on that stored power during the dear stretch, so you buy less at the high price. Folks sometimes call that peak shaving. If your rate is flat, there's simply nothing to shift.

✓ Start by learning your own rate plan

Before you count on any savings, find out how your utility charges you. Your bill or your utility can tell you whether you're on a flat rate or a time-of-use plan. That one fact shapes everything on these pages.

Peak shaving and demand charges

Two related ideas come up in the same breath as time-of-use, so here they are in plain words — without pretending either applies to every home.

Peak shaving simply means using stored battery power during the priciest window of the day, so your home pulls less from the grid exactly when grid power costs the most. The battery quietly fills back up later, when power is cheaper again.

Some customers — more often businesses than homes — also face a demand charge, a fee tied to the single biggest gulp of power they draw in a billing period. A battery can help smooth that peak too. Whether it applies to you is a question for your utility, not something to assume.

✓ Ask before you assume

Don't take it on faith that your home has time-of-use pricing or a demand charge. Ask your utility plainly. If neither applies, the everyday savings story mostly falls away — and that's fine to know up front.

Storing your own solar for later

If you have solar panels, a battery opens up a second kind of everyday value that has nothing to do with time-of-use rates.

Panels make the most power in the middle of the day — often more than your home is using right then. Without a battery, that extra usually flows back out to the grid. With a battery, you can keep the midday surplus and use it in the evening instead of buying grid power. That's called self-consumption.

How much that's worth depends on how your utility credits the solar you send back. Where they credit it generously, storing it yourself matters less; where they don't, keeping your own power to use later can matter more. Those rules vary and change, so lean on your installer and your utility.

✓ The solar money and the solar backup are different

Here we're only on the everyday-money side of pairing a battery with solar. How solar keeps a battery useful during a daytime outage is its own subject — our solar guide covers that part in friendly detail.

When it saves, and when it mostly doesn't

Let me be as straight with you here as I'd want someone to be with me. The savings depend entirely on your situation.

Where your utility has no time-of-use pricing and credits your solar fairly, a battery's everyday savings may be small. That's not a strike against the battery — it just means the value for you is mostly the backup: the silent, instant power when the grid quits.

Where time-of-use prices swing widely between cheap and dear hours, or where you have solar surplus you'd otherwise give away, the everyday value grows. The honest answer is always 'it depends,' and anyone who skips past that is selling, not advising.

! Be wary of a big savings promise

No one can promise you a dollar figure before seeing your rate plan and your habits. If a pitch leads with dramatic everyday savings, ask them to show the math against your actual rate — and treat a refusal as your answer.

Always keep a reserve for the storm

There's one honest risk to the savings side, and happily there's a simple setting that takes care of it.

If a battery empties itself every evening chasing savings, a surprise outage could catch it low just when you need it. That would be a poor trade — pennies saved against your real reason for owning it.

The fix is a backup reserve: a floor you set in the app that savings modes are never allowed to draw below. Below that line, the battery holds a cushion ready for an outage; above it, it's free to do the everyday shuffle. You get both, in the right order.

! Set the reserve to match your outages

Keep a bigger cushion if your outages are frequent or long, and raise it further heading into storm season. This is exactly the kind of setting I'm glad to help you get right on a visit — backup first, savings second.

The savings modes, in friendly terms

Apps give these modes different names, but underneath they're a small handful of simple ideas. Here's the plain version.

- **Backup-first:** keeps the battery full and ready, with savings taking a back seat. The safest, simplest default.
- **Time-of-use or savings:** charges when power is cheap and discharges when it's dear, always respecting your reserve.
- **Self-consumption:** for solar homes, stores your daytime surplus so you can use it in the evening.
- **The reserve setting:** the floor the savings modes won't cross, so a cushion is always waiting for an outage.

✓ The names vary; the ideas don't

Every maker labels these a little differently, so don't get hung up on the wording. Our monitoring guide shows where these settings live in a typical app and which one or two are worth knowing.

Two kinds of homes, two sets of needs

The everyday-savings side of a battery looks quite different for a close-in home that might be on a time-of-use plan than for a rural home on a well, where keeping water flowing matters more than shaving a bill.

If you live in town or the suburbs

In town or the suburbs, you're more likely to be offered a time-of-use rate, more likely to have or want solar, and city water keeps flowing no matter what — so everyday savings can be a genuine part of the picture.

- If your utility offers time-of-use pricing, a battery can shift your buying toward the cheaper hours.
- With rooftop solar, a battery lets you use your own midday power in the evening instead of selling it back.
- Shorter city outages mean you can often keep a smaller reserve and let more of the battery work the everyday shuffle.
- It all happens silently, day or night, with no engine and nothing for close neighbors to hear.

If you are out in the country on a well

Out in the country, the everyday-savings math usually matters less than endurance. Your well pump stops the instant the power does, so the reserve you keep for outages comes first, ahead of squeezing out a few cents.

- A 240-volt well pump is a heavy load — holding enough reserve to run water in an outage outweighs everyday savings.
- Rural utilities may not offer time-of-use pricing at all, so check your rate plan before counting on any shifting.
- Store drinking water regardless; a savings mode should never draw down the cushion you'd want when the well is out.
- Set a higher backup reserve in storm season, and let everyday shifting happen only with whatever sits above it.

★ Not sure how to balance it?

Tell me your rate plan and whether you're on a well, and I'll help you set the reserve and the modes so backup always comes first and savings only fill in around it. Call (330) 200-8042.

What actually moves the needle

A few plain factors decide whether everyday savings are worth chasing at all. None of them is a number I can quote — they're levers to weigh.

- **Your rate plan:** a time-of-use plan with a wide gap between cheap and dear hours gives a battery the most to work with.
- **Solar:** surplus daytime solar you'd otherwise send back is worth storing to use later.
- **Your habits:** shifting heavy use — laundry, the dishwasher — to off-peak hours helps the battery help you.
- **Your reserve:** the more you must hold back for outages, the less is free for everyday shifting.

✓ These are for you, your utility, and your installer

I can help you think them through, and your installer and utility can put real detail behind them for your home. Together they tell you whether the savings side is a nice bonus or barely there.

A day in the life, on a time-of-use plan

Only as a picture — your utility's hours and your setup will differ — here's roughly how a battery might spend a day when everyday savings are switched on.

Through the day	What the battery might do
Overnight, off-peak	Charges from cheaper grid power
Midday with solar	Stores extra sun, not exporting it
Late-afternoon peak	Powers the home, so you buy less
The grid fails, anytime	Switches to backup, above reserve

✓ **It's automatic, not a chore**

You don't stand at the app flipping switches. Once the modes and the reserve are set, the battery follows the plan on its own — which is exactly why it's worth setting them up thoughtfully once.

Seeing it work, in the app

You don't have to babysit a battery, but it's satisfying to glance at the app now and then and see the everyday plan doing its thing.

- **State of charge:** how full it is right now, so you can see it fill on cheap power and lean out at peak.
- **Energy in and out:** a simple picture of when it's charging and when it's carrying the home.
- **Your reserve line:** the floor it holds back for outages, which you can raise before a storm.
- **The active mode:** whether it's in backup-first, savings, or self-consumption at the moment.

★ I'll make the app friendly for you

If a new app feels like a lot, that's just the sort of thing I help with. Our monitoring guide covers the screens in depth, and on a visit I'll set up the one or two that matter. Call (330) 200-8042.

Small habits that quietly help

A battery does the heavy lifting on its own, but a few gentle habits let it help you a little more, if the savings side applies to your home.

- ❑ Run big, flexible loads — laundry, the dishwasher — in the off-peak hours when power is cheaper.
- ❑ If you have solar, try to time heavy use for the middle of the day, when the sun is doing the work.
- ❑ Leave the automatic modes on rather than fiddling; they respond faster than any of us could by hand.
- ❑ Nudge your reserve up when a storm's in the forecast, then back down once it passes, if you like.

✓ Habits are the seasoning, not the meal

These help at the margins. The big question is still your rate plan and whether you have solar — habits only sweeten a deal the rate plan already makes possible.

Honest talk: it's not free money

I'd rather set your expectations low and let you be pleasantly surprised than the other way round.

A battery costs real money to buy and install, and everyday savings are at best a partial offset to that, not a windfall. For many homes the numbers lean mostly on the backup and the peace of mind, with everyday savings as a modest extra — and for some homes there's little everyday saving at all.

I won't quote you prices or payback times, because they swing far too much by home, by rate plan, and by what incentives you qualify for. Those are questions for a licensed installer and your utility, tied to your actual situation, not a number I could responsibly toss out.

✓ Judge it as a whole, not on savings alone

A battery earns its place mainly on backup and comfort, with everyday savings as a bonus where they exist. If someone's whole pitch is the savings, that's your cue to slow down and ask harder questions.

A few myths, cleared up

Some very common beliefs about battery savings just aren't so. Let's clear the air gently.

- **'A battery pays for itself fast on savings.'** It depends entirely on your rate plan. Often the backup, not the savings, is the real value.
- **'Time-of-use savings apply to everyone.'** No — plenty of folks are on a flat rate, with nothing to shift and nothing to save this way.
- **'Savings mode will strand me in an outage.'** Not if you set a reserve. Below that line, the battery holds a cushion no matter what.
- **'With solar I'm automatically saving the most.'** Only if the battery stores your surplus and your utility's credit rules make that worthwhile.

✓ When a pitch sounds too good, ask a plain question

What's my rate plan, and how wide is the gap? What happens if I'm on a flat rate? A good installer welcomes those questions. So do I.

Questions worth asking first

Whether you're talking to your utility, an installer, or me, these questions keep the savings conversation honest.

Q: Do I have, or can I get, a time-of-use rate?

Ask your utility plainly. If you're on a flat rate with no time-of-use option, the everyday shifting has little to work with, and it's better to know that before you count on it.

Q: How does my utility credit the solar I send back?

This decides how much it's worth storing your own solar rather than exporting it. The rules vary and change, so get the current answer for your utility, not a general one.

Q: What savings modes does this battery support, and can I set a reserve?

You want to hear a clear yes on setting a backup reserve, and a plain explanation of the modes. Backup should always be able to come first.

Q: Will you set honest expectations without promising a dollar figure?

A trustworthy installer will talk in ranges and 'it depends,' tied to your rate plan — not a guaranteed savings number. Vagueness dressed up as a promise is a red flag.

✓ There's no silly question

This touches your money and your comfort at once. Ask until you're satisfied — a good salesperson, or I, should welcome every single question.

Where everyday value fits the bigger decision

Savings are one thread in a larger question, and it helps to keep them in their place.

For most homes, the everyday shifting is a bonus sitting on top of the backup — pleasant where it applies, but rarely the reason to buy on its own. The core of the decision is still what you want protected when the power fails, and how often that happens to you.

So weigh the savings alongside everything else: your outages, whether you have or want solar, the incentives available now, and what you value in an emergency. Our worth-it guide walks through that whole decision fairly, with the savings side as just one piece of it.

✓ A bonus, not the headline

If the everyday savings tip a decision you were already leaning toward, wonderful. If they're the only thing holding the case together, that's a sign to look harder at whether a battery is really your best fit.

What I can do, and what I leave to the pros

Worth saying plainly, so you know exactly how I can help you on the everyday-savings side.

- **What I help with:** reading your rate plan in plain terms, setting up the savings modes and the backup reserve, and setting honest expectations.
- **What only your utility and installer do:** confirm your actual rate, the interconnection and solar-credit rules, and any real numbers for your home.
- **What I never do:** the licensed wiring, or promising you a firm savings figure — that wouldn't be honest, and it's not my place.

★ Let's set it up so backup always wins

On a visit I'll help you turn on the modes that fit your rate plan and set a reserve that keeps your outage cushion safe. Plain, patient, and at your pace. Call (330) 200-8042.

A simple way to tell if savings matter for you

There's no single right answer, but these patterns hold up well. See which one sounds like your home.

- **Time-of-use plan, wide price gap:** the savings side is worth setting up and letting run.
- **Solar with surplus to spare:** storing your own midday power for the evening can add real everyday value.
- **Flat rate, no solar:** expect little everyday saving — judge the battery on its backup, which is plenty.
- **Either way:** keep a backup reserve, so a savings mode never comes before your safety in an outage.

★ Let's figure out your fit together

Tell me your rate plan, whether you have solar, and how your outages usually go, and I'll help you see honestly how much the savings side matters for you — with nothing to sell. Call (330) 200-8042.

Common Questions

The questions I hear most from folks curious whether a battery can help their everyday bill, answered plainly.

Q: Can a home battery lower my everyday electric bill?

Sometimes. If your utility charges time-of-use rates, a battery can charge when power is cheap and discharge when it's dear, so you buy less at the high price. On a flat rate with no solar surplus, the everyday savings are usually small.

Q: What is time-of-use pricing?

It's a rate plan where electricity costs different amounts at different times of day — lower off-peak, higher at peak. Not every utility offers it, so check your bill or ask your utility.

Q: Will a battery let me use my own solar at night?

Yes — that's called self-consumption. Panels often make more than your home uses at midday, and a battery stores that surplus for the evening instead of sending it back to the grid.

Q: Won't chasing savings leave the battery empty in an outage?

Not if you set a backup reserve — a floor the savings modes never draw below. That keeps a cushion ready for outages while the rest works the everyday shuffle. Raise it in storm season.

Q: How much money will a battery save me?

Honestly, it depends — on your rate plan, whether you have solar, and your habits. No one can promise a dollar figure before seeing all three, so be wary of any pitch that leads with big savings numbers.

★ Still have questions? That's what I'm here for

Getting comfortable with the everyday side before you spend is exactly what I love to help with. Call or text me at (330) 200-8042 and let's talk it through, no pressure.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made a home battery's everyday savings and time-of-use side feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't do the licensed electrical work myself — for that I'll help you line up a trustworthy local pro.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Does Your Rate Plan Leave Room to Save?

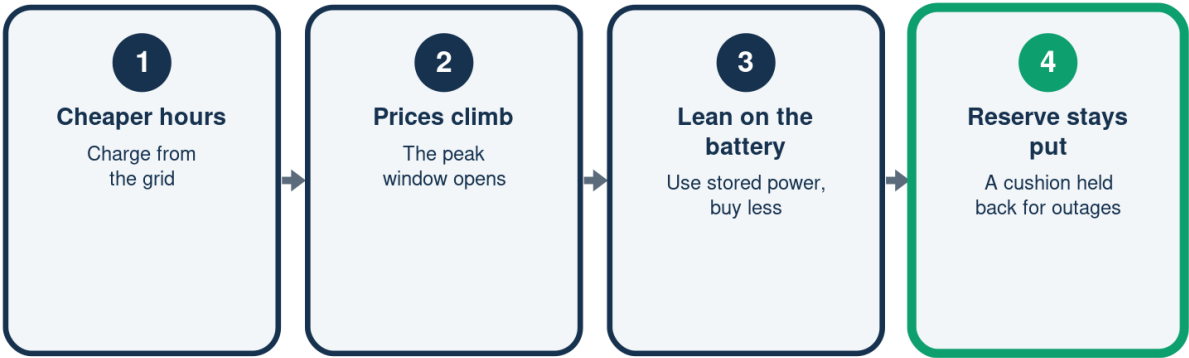
The savings side starts with how you're billed

	Flat-rate plan	Time-of-use plan
Price by hour	Same all day	Cheap and dear
Room to shift	Little to gain	Real to work with
Everyday role	Backup itself	Backup + savings
What to check	Your bill	Your rate plan

Your utility's rate plan decides what's even possible.

How a Battery Shifts Energy on a Time-of-Use Day

Buy low, lean on the battery high — reserve untouched



Set a backup reserve so a storm never catches it empty.

Savings Modes at a Glance

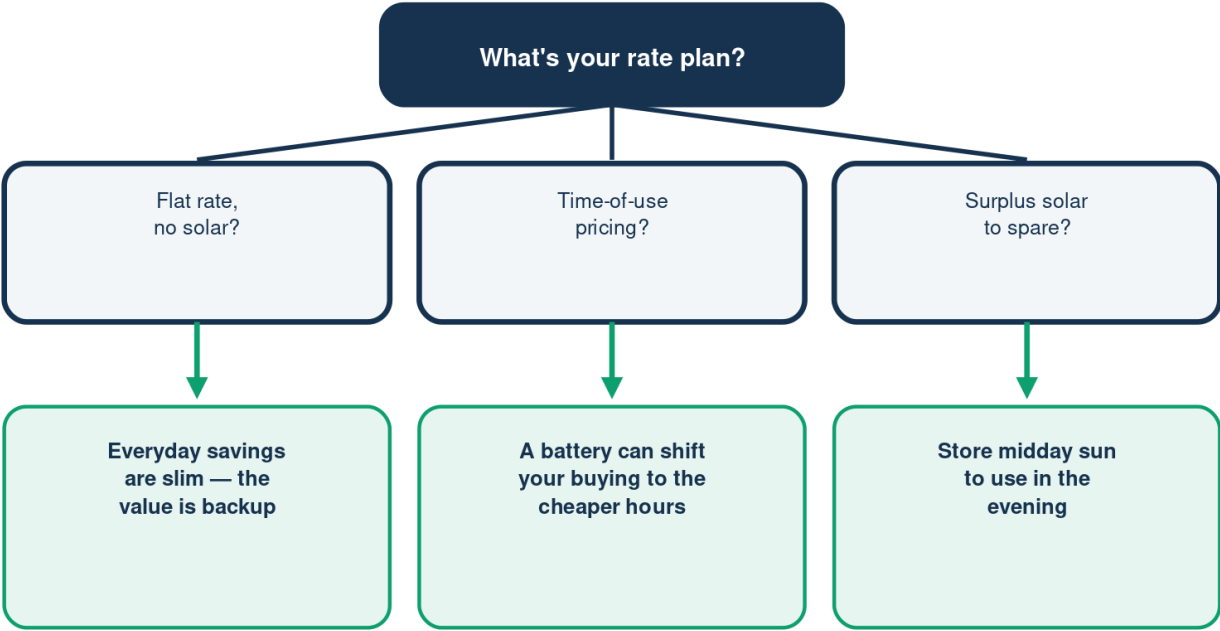
A reserve slider lets you blend the two

	Backup-first	Savings mode
Battery kept	Full and ready	Worked daily
Everyday bill	No shifting	Shifts to cheap
Outage cushion	Largest	Above reserve
Best when	Storms worry you	Rates vary a lot

Backup should always be able to come first.

Will a Battery Trim My Everyday Bill?

Follow your rate plan and your solar



No one can promise a dollar figure — it depends on your rates and habits.

Illustration - a schematic, not to scale. Your setup may differ.



Need a Real Person?

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— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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