

# The best time to make your home more energy efficient is now.



## Michigan Saves loans make saving energy at home easy, affordable, and smart.

Michigan Saves has teamed up with a network of local lenders to offer easy, affordable loans for homeowners to make energy efficiency or renewable energy improvements. Combine your Michigan Saves loan with utility rebates and tax credits\* on qualifying improvements for even more savings.

### Start saving now!

Applying for a Michigan Saves loan is easy, so you can get started improving your home's energy use right away. A Michigan Saves authorized contractor will walk you through the process. Tax credits and other incentives\* on qualifying improvements are offered for a limited time only, so apply now!

\* Check for availability.



Start saving today!

[www.michigansaves.org](http://www.michigansaves.org)

# Michigan Saves: Easy As 1-2-3

**1** Work with a Michigan Saves authorized contractor to get an estimate on qualifying energy improvements. Decide whether to have an energy assessment or pick from a list of pre-qualified improvements. Find authorized contractors at [www.michigansaves.org](http://www.michigansaves.org).

**2** Complete the loan application and get a decision within minutes. Your contractor will initiate this process.

**3** Once the loan is approved, your contractor makes the energy improvements. Your contractor is paid after the work is done to your satisfaction.



## Michigan Saves Home Energy Loan Facts\*

<b>Loan type</b>	Unsecured, personal loan
<b>Eligible improvements</b>	Improvements pre-qualified by Michigan Saves or those recommended by a whole-home energy assessment
<b>Loan amounts</b>	\$1,000–\$20,000
<b>Loan term</b>	Flexible up to 10 years (e.g., sample monthly payment for 7-year, \$6,000 loan at 7% APR is \$90.56)
<b>Loan rates</b>	Fixed APR not to exceed 7%
<b>Eligible properties</b>	Owner-occupied, single-family (1–4 unit) homes (primary residence only)

\* Ask a Michigan Saves participating lender for details. Loans above \$12,500 may not be available from all lenders.

**Michigan Saves** is a nonprofit organization dedicated to making energy improvements easy and affordable.

INSERT YOUR  
LOGO/PHONE/  
WEBSITE HERE



600 West Saint Joseph St., Ste. 10  
Lansing, MI 48933  
[info@michigansaves.org](mailto:info@michigansaves.org)

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Home Energy Loan Program

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