

EFFICIENCY VERMONT HEAT SAVER LOAN



MONTHLY PAYMENT CHEAT SHEET

Break up project costs into monthly payments using this tool. For example, rather than quoting \$5,000 for a project, one might say, "This would cost you around \$50 using Efficiency Vermont's low interest financing."

LOAN TERMS

HOUSEHOLD INCOME	UP TO 5 YEARS	5-10 YEARS	10-15 YEARS
Below \$60,000	0.00%	1.99%	2.99%
\$60,001 - \$90,000	1.99%	2.99%	3.99%
Over \$90,000	5.49%	5.99%	6.49%

		COST PER MONTH		
		5 YEAR 0.00%	10 YEAR 1.99%	15 YEAR 2.99%
INCOME BELOW \$60,000				
PROJECT COST	\$2,500	\$41.67	\$22.99	\$17.25
	\$5,000	\$83.33	\$45.98	\$34.51
	\$7,000	\$116.67	\$64.38	\$48.31
	\$10,000	\$166.67	\$91.97	\$69.01
	\$15,000	\$250.00	\$137.95	\$103.52

		COST PER MONTH		
		5 YEAR 1.99%	10 YEAR 2.99%	15 YEAR 3.99%
INCOME BETWEEN \$60,001 - \$90,000				
PROJECT COST	\$2,500	\$43.81	\$24.13	\$18.48
	\$5,000	\$87.62	\$48.26	\$36.96
	\$7,000	\$122.66	\$67.56	\$51.74
	\$10,000	\$175.23	\$96.51	\$73.92
	\$15,000	\$262.85	\$144.77	\$110.88

		COST PER MONTH		
		5 YEAR 5.49%	10 YEAR 5.99%	15 YEAR 6.49%
INCOME OVER \$90,000				
PROJECT COST	\$2,500	\$47.74	\$27.74	\$21.76
	\$5,000	\$95.48	\$55.49	\$43.53
	\$7,000	\$133.68	\$77.68	\$60.94
	\$10,000	\$190.97	\$110.97	\$87.06
	\$15,000	\$286.45	\$166.46	\$130.58