

HOME ENERGY LOAN

MONTHLY PAYMENT CHEAT SHEET



Break up project costs into monthly payments with 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	0.00%	2.99%	3.99%
Over \$90,000	4.99%	5.99%	6.99%

		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 0.00%	10 YEAR 2.99%	15 YEAR 3.99%
INCOME BETWEEN \$60,001 - \$90,000				
PROJECT COST	\$2,500	\$41.67	\$24.13	\$18.48
	\$5,000	\$83.33	\$48.26	\$36.96
	\$7,000	\$116.67	\$67.56	\$51.74
	\$10,000	\$166.67	\$96.51	\$73.92
	\$15,000	\$250.00	\$144.77	\$110.88

		COST PER MONTH		
		5 YEAR 4.99%	10 YEAR 5.99%	15 YEAR 6.99%
INCOME OVER \$90,000				
PROJECT COST	\$2,500	\$47.17	\$27.74	\$22.46
	\$5,000	\$94.33	\$55.49	\$44.91
	\$7,000	\$132.07	\$77.68	\$62.88
	\$10,000	\$188.67	\$110.97	\$89.93
	\$15,000	\$283.00	\$166.46	\$134.74