

A photograph of a smiling woman with braided hair reading a children's book to a group of children. The book is open to a page with a purple background and a yellow caterpillar. The word "whole" is visible on the right page. The children are sitting on the floor, and there are stuffed animals, including a large grey elephant, around them.

When it comes
to your budget,
don't just **SAVE...**
INVEST!


Achieve a handsome return on your energy infrastructure.

Every building you operate has expenditures associated with energy waste. At Michigan Saves, we want to help you invest in equipment that reduces your exposure to future energy cost increases, maximizes your opportunity to bank excess maintenance costs, and provides savings via smaller, more predictable utility bills.

Easy. Affordable. Smart.

Participating in the Public Sector Energy Financing program is simple. A Michigan Saves authorized contractor will walk you through the process step by step. Utility rebates and other incentives* on qualifying improvements are offered for a limited time only, so get started now!

* Check for availability.

A decorative graphic in the bottom right corner consisting of a grid of green dots of varying sizes, arranged in a pattern that tapers to the right.

**Improving Your Bottom Line
with Energy Savings!**

Michigan Saves: Easy As 1-2-3

1

Work with a Michigan Saves authorized contractor to get an estimate on qualifying energy improvements. Find authorized contractors at www.michigansaves.org.

2

Apply for financing through a Michigan Saves authorized lender. Your contractor will provide you with the application.

3

Once the financing is approved, your contractor installs the upgrades and is paid directly by the lender—after the work is completed to your satisfaction.

Michigan Saves Public Sector Energy Financing **Facts**

- **Financing type:** Installment Purchase Agreement
- **Eligible improvements:** Measures prequalified by Michigan Saves or those recommended by an authorized energy auditor
- **Amounts:** \$5,000 to \$10 million
- **Terms:** 24–60 months
- **Rates:** Fixed rates starting at 2% APR; special rates as low as 0% APR may be available through participating utilities
- **Fees:** Documentation fee of \$250 paid to the lender; Michigan Saves assesses participating contractors a modest fee not to exceed 1.99% of the project cost
- **Eligible properties:** Any publicly owned building, including municipal office buildings, public schools, hospitals, and libraries

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



Start Saving Today!

www.michigansaves.org