

2010 Earned Income Credit

The Earned Income Credit (EIC) is a refundable federal income tax credit for low-income working individuals and families who meet certain requirements and file a tax return. Those who qualify will owe less in taxes and may get a refund. Even a person who does not generally owe income tax may qualify for the EIC, however must file a tax return to do so. If they are married, they must file jointly to qualify. To file, fill out **Form 1040** or **1040A** and attach the EIC.

If you were raising a qualifying child in your home in 2010, you may also be able to receive part of the credit in your paycheck during the year with Advance EIC. You will need to get **Form W-5** from your employer or call **800-TAX-FORM**.

FREE Minnesota Energy Resources Programs

Minnesota Energy Resources offers no-cost billing and payment options that can make paying your energy bills a little easier, including:

- **Budget Billing** – Spread your higher winter natural gas bills out evenly over the next 12 months, so you can budget now.
- **Automatic Payment** – Save time, money and postage by having your financial institution automatically pay your monthly natural gas bill from your checking, savings or share draft account when due.

Additionally, if you have a past-due balance, use our online **Payment Arrangements** option to schedule monthly payments and bring your account up to date.

MORE HELP ONLINE

If you have internet access, visit minnesotaenergyresources.com for additional resources to help you use less energy and reduce your bill. Here are just a few of the energy-saving tips you'll find there:

- **Lower your thermostat.** Lowering the thermostat by as little as 1°F can make a difference. A thermostat setting of 68°F is often recommended.
- **Switch to a programmable thermostat.** A programmable thermostat automatically lowers the temperature when no one is home, as well as overnight. This could save you as much as 20% on heating costs.
- **Tune up your heating system.** Have your heating system tuned and inspected by a service professional annually.
- **Clean your furnace filter monthly.** A clean filter helps your furnace run more efficiently.

LET'S SOLVE THIS TOGETHER

When paying your Minnesota Energy Resources bill becomes a problem, the faster we hear from you, the faster we can solve it together.

Don't wait another minute ...
call us 24-hours-a-day at 800-889-9508.

Yes, there is help for your energy bills.



It comes from your energy partner.

If winter's weather is leading to energy bills you can't pay, Minnesota Energy Resources understands. And we want to help. Call us at **800-889-9508** and we'll discuss the many options that can make all the difference.

ENERGY ASSISTANCE PROGRAMS

Living in Minnesota gives you access to public and private programs that can help you pay your bills. Talk to us and we'll give you more information on:

Minnesota Cold Weather Rule

The Minnesota Cold Weather Rule protects customers from unlawful shut offs from October 15 to April 15. Customers must be willing to enter into payment arrangements and continue making monthly payments by the due date, with Minnesota Energy Resources, to maintain gas service during this protection period.

Customers can apply for Cold Weather Rule protection by contacting Minnesota Energy Resources at **800-889-9508** to discuss eligibility for enrollment.

Customers must meet the following income guidelines set forth by the Minnesota Public Utility Commission:

Annual Income Guidelines (10/01/2010 to 09/30/2011)

Household Size	Annual	3-Month
1	\$22,620	\$5,655
2	\$29,580	\$7,395
3	\$36,540	\$9,135
4	\$43,500	\$10,875
5	\$50,460	\$12,615
6	\$57,420	\$14,355
7	\$58,725	\$14,681
8	\$60,030	\$15,007
9	\$61,335	\$15,333
10	\$62,640	\$15,660
11	\$63,945	\$15,986
12	\$65,250	\$16,312
13	\$66,555	\$16,638
14	\$67,860	\$16,965
15*	\$69,509	\$17,377
16*	\$73,623	\$18,405

*Based on 50% of State Median Income or 110% of Poverty, whichever is greater. For each additional household member add \$4,114 to the annual income and \$1,028 to the 3-month income.

Low Income Energy Assistance Program

The Energy Assistance Program (EAP) helps pay home heating costs.

- Households who are at or below 50% of the state median income are eligible.
- Size of grant is based on household size, income, fuel type and energy usage.
- Households with the lowest income and highest fuel costs receive the highest grants.
- Federally funded through U.S. Department of Human Services.
- Funds are available for renters or homeowners.

Services include:

- Direct payment to the energy supplier.
- Education on how to use home heating energy efficiently and safely.
- An advocate with energy suppliers and human service providers on behalf of utility customers.
- Crisis help for utility disconnections.
- Emergency heating system repair or replacement.

Minnesota residents may obtain an application and more information by calling **800-657-3710** to locate the local agency serving their county. To assist you better, please have a pen and paper available before calling the number.

Maximum Eligible Income for Program Dates 10/01/2010 to 09/30/2011 (see Income Guidelines under Cold Weather Rule)

The Minnesota Energy Assistance Program uses the past 3 months of household income prior to signing the application and/or last year's federal tax forms for self-employment income for making eligibility determinations.

Low Income Weatherization Assistance Program

If you are a limited-income customer using natural gas as a primary fuel for space heating you may be eligible for funds dedicated to weatherizing limited-income customers' homes. Minnesota Energy Resources provides funding to relevant Community Action Program (CAP) agencies for weatherization recruitment and installation. There is no cost to the customer. The measures installed at each home are left up to the discretion of the CAP agencies based on the best fit for each particular home. The following measures are covered by Minnesota Energy Resources funding:

- A standard Energy Audit
- Blower door test and assisted air sealing
- Side wall insulation
- Attic insulation
- Insulation tuck under garages, foundations, crawl spaces and rim joist
- Outdoor venting of dryers and exhaust fans
- Caulking
- Weatherstripping
- Storm windows
- Storm doors
- Duct and pipe insulation in unfinished areas

Eligible customers must also meet poverty guidelines of 185% determined by the non-profit organization in compliance with federal regulations. To enroll in the program, please contact the community action agency in your area.

