

GET HELP WITH YOUR XCEL ENERGY BILL

INFORMATION SHEET
MINNESOTA

THE NEW PAYMENT PLAN CREDIT PROGRAM CAN HELP



We're committed to helping customers during the challenges of the pandemic. If you're a Minnesota residential customer of Xcel Energy behind on your electricity bills, you may be eligible for a new program to help you catch up.

The Payment Plan Credit Program opens for enrollment on Wednesday, May 5. If the balance on your Xcel Energy electricity bill is between \$1,000 and \$4,000, you may be eligible to sign up. The new program **forgives up to 75%** of the overdue amount on eligible customers' Xcel Energy electricity bills.

Here's how it will work:

- 1. Starting Wednesday, May 5, call us at 800-895-4999.** We'll verify your eligibility for the new program and connect you with more resources to help you catch up on your energy bills.
- 2. After you sign up for the Payment Plan Credit Program, you will see a credit for 25% of the balance on your electricity bill.** Most payment plans last one year.
- 3. Keep making payments each month.** When you pay your current balance and make payments on your plan, you'll get a bill credit every month, totaling another **50% of the original balance on your account.**

Here's an example:

Current monthly bill	\$35.00
Past due balance	\$1,155.00
Payment plan sign-up credit: 25% of past due balance	-\$288.75
Payment plan remaining credit: 50% of past due balance (applied in monthly installments)	-\$577.50
Total savings	\$866.25



Find the latest information at
[xcelenergy.com/
PaymentPlanCredit](https://www.xcelenergy.com/PaymentPlanCredit)

Remaining past due balance \$288.75

Monthly payment amount

\$288.75 over 3 months	\$96.25 + current monthly bill
\$288.75 over 6 months	\$48.13 + current monthly bill
\$288.75 over 11 months	\$26.25 + current monthly bill

The Payment Plan Credit Program will be available on a first-come, first-served basis, and participation is limited. Xcel Energy will contact eligible customers directly. Xcel Energy is providing \$17.5 million for direct customer relief through the Payment Plan Credit Program.

Frequently Asked Questions

What is it?

The Payment Plan Credit Program helps customers catch up on their electric bills by forgiving up to 75% of the past-due balance. If you're eligible, you'll get a bill credit worth 25% of the balance on your account after you sign up. As you make payments on your plan each month, you'll get bill credits each month, totaling another 50% of the original balance on your account while you keep your bill current.

Who is eligible?

Any Xcel Energy residential electric customer who owes between \$1,000 and \$4,000 on their electricity bill is eligible. For customers with both electric and natural gas service, the program only applies to the electric portion of the bill.

How can I sign up?

The program opens for enrollment on Wednesday, May 5. Call us at 800-895-4999 to confirm your eligibility and sign up. Xcel Energy will also contact eligible customers directly when the program becomes available. Funding is limited, and will be available on a first-come, first-served basis.

How long is the payment plan?

Payment plans can last up to one year.

What if I miss a payment?

If you're enrolled in the Payment Plan Credit Program, you'll need to make pay the current charges on your bill each month, and the installment on your payment plan. If you miss two consecutive payments, you'll be removed from the program. Any credits already applied to your account will remain. Future scheduled credits will be recycled into the program so we can provide funding to other customers.

Will my service be disconnected?

Xcel Energy will not disconnect service to anyone with an up-to-date payment plan. We'll always work with any customer to set up a payment plan, even if the Credit Program is not available.

Who is paying for the program?

Xcel Energy is providing \$17.5 million to fund the program.



More Resources to Help with Bills

We know this is a challenging time, and we're here to help. We will always work with you to set up a payment plan and find other resources:

- **Energy Assistance Program**
EAP is federally funded through the U.S. Department of Health and Human Services. Eligibility is based on your three most recent months of income, and the application deadline has been extended to Sept. 30, 2021. Visit mn.gov/commerce/consumers/consumer-assistance/energy-assistance for more information.
- **Federal assistance**
Expanded rent assistance, which may be used for utility expenses, may be available for households impacted by the COVID-19 pandemic. Visit usa.gov/help-with-bills to find more.
- **Senior Discount Program**
Income-qualified electric customers who are at least 62 years of age and/or disabled may qualify for a \$15 discount per billing period.
- **Reach Out for Warmth Fuel Fund**
The Reach Out for Warmth fuel fund is designed to assist low-income households and those just above income guidelines. Call 800-657-3710 for more information.
- **Medical Affordability Program**
We partner with the Energy CENTS Coalition to make utility service more affordable for low- and fixed-income Minnesotans with special medical needs.
- **PowerOn and Gas Affordability Program**
We partner with the Energy CENTS Coalition to offer low-income households a discount on a portion of their monthly electric and gas bills.
- **United Way 2-1-1**
United Way 2-1-1 provides an easy-to-remember, three-digit number that you can call to obtain free and confidential information on health and human services, including information about utility assistance programs.



Find out more about these programs at xcelenergy.com/EnergyAssistance.
Have questions or need help with your bill? We're here to help.
Email inquire@xcelenergy.com or call us at **800-895-4999**.

