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## **EmPower New York<sup>SM</sup> Energy Efficiency and Financial Management Workshops**

Provided through Cornell Cooperative Extension

These 2-hour workshops provide energy and financial information for households with limited resources faced with higher energy costs:

**Save Energy, Save Dollars:** Learn about low-cost and no-cost ways to save energy and reduce your energy bills. Also learn about programs that can help you afford energy-efficiency improvements with subsidies, low-interest loans, or free services to qualifying households. Participants receive a kit of energy saving items.

**Making Ends Meet:** This workshop provides an overview of the process for developing and using a household spending plan. Also explore ways to maximize resources and reduce energy use. Participants receive a free money management kit.

**Exploring Credit/Debt Management Issues:** This workshop provides information on selecting and using credit wisely, strategies for paying down debt, obtaining and reviewing a credit report, and understanding a credit score. Participants receive free credit management tools.

These workshops are **FREE TO PARTICIPANTS.**

Door prizes, information packets, and "tool kits" are provided.

**Pre-Registration is required.** To learn the location of workshops in your area, visit the Cornell Cooperative Extension website:

<http://ccetompkins.org/energy/empower-ny-workshops> (New York State info.)

[www.cce.cornell.edu/otsego](http://www.cce.cornell.edu/otsego) (Otsego County information)

**EmPower New York workshops are sponsored by the New York State Energy Research and Development Authority (NYSERDA) and developed by Cornell Cooperative Extension and NYSERDA.**

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