

# SOLAR SYSTEM FINANCING OPTIONS COMPARISON

We want to educate homeowners on different finance options so they can make the best-informed decision when deciding to invest in solar systems. Four financial options are widely used in the industry to help customers convert to solar energy.

## Cash Options

- You own the solar system outright with no interest payments
- You will receive a 30% federal tax credit (while it lasts)
- Your ROI is usually 3 to 9 years
- Lump sum out of your pocket - not always readily available

## Home Energy Loans

- You have longer-term options: typically 5, 10, 15, or 20 years
- The longer your term, the higher the interest rate and the lower the monthly payment you will have
- You will receive a 30% federal tax credit (while it lasts)
- Your ROI is usually 4 to 10 years

## Leasing

- You receive lower payments but do not own the solar system
- You do not receive a tax credit
- Your system is warranted and monitored by the leasing company
- You receive a fixed monthly payment
- You are subjected to leasing repairs done by company - experience delays

## Power Purchase Agreement

- You receive a guaranteed rate for your power -includes escalation fees
- You get charged based on your production of energy
- You do not own the solar system
- You do not receive a tax credit
- You are subjected to leasing repairs done by company - experience delays

\*We do not offer leasing options or PPA options because they do not offer any customer benefits.



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