Solar Remedy

Complete Step-by-Step Solar Deal and 25-Year Cost Guide

THE FAST VERSION

- Identify cash, loan, lease, or PPA before discussing payment.
- Get the cash price and financed amount as separate numbers.
- Use confirmed incentives only; unknown means zero in the quick calculator.
- Calculate the full contract term, including escalators and residual utility bills.
- Never sign at the door or same day.

THE COMPLETE STEP-BY-STEP PROCESS

STEP 1 - Identify the deal structure first

Get it in writing: cash purchase, solar loan, home-equity financing, lease, or PPA. The math and ownership rights differ.

STEP 2 - Get the actual cash system price

Record equipment, roof work, electrical work, taxes/permits, batteries, and other required installation cost.

STEP 3 - If financed, get the financed system amount separately

Compare cash price with amount financed, APR, term, finance fees, payment changes, and prepayment terms. Show the price difference without automatically labeling it illegal.

STEP 4 - Use only confirmed incentives

Do not let the sales presentation invent a tax credit or rebate. In the quick calculator, unverified incentives default to zero.

STEP 5 - Use your real electric consumption

Base the analysis on actual bills or user-entered annual usage, not an assumed zero bill.

STEP 6 - Record the production model and guarantee separately

Estimated production is not a guarantee. Record year-one production, degradation assumption, and any written shortfall remedy.

STEP 7 - Record the real utility tariff assumptions

Fixed charges, time-of-use, export credit, minimum bills, and annual true-up can materially change savings. Missing tariff facts mean no guaranteed-savings verdict.

STEP 8 - For loans, calculate the full payment schedule

Do not evaluate a loan by the teaser payment. Include any re-amortization or payment change only when the contract actually contains it.

STEP 9 - For leases and PPAs, calculate every contractual escalation

Use the actual starting payment or per-kWh rate and actual escalator schedule. Do not insert a universal escalator.

STEP 10 - Run the full contract horizon

Show nominal payments by year, residual utility cost, maintenance responsibilities, roof scenarios, buyout or end-of-term obligations, and transfer conditions.

STEP 11 - Ask what filing or security interest exists

Classify the actual document. Do not call every UCC equipment filing a lien on the house.

STEP 12 - Review roof and equipment replacement risk

A roof replacement or equipment removal/reinstall can create substantial cost. Keep it as a visible scenario.

STEP 13 - Review transfer and sale-of-home terms

For lease/PPA and some financing structures, know assignment, assumption, buyout, payoff, and filing-release requirements before signing.

STEP 14 - Vet warranty counterparties and installer continuity

Know who actually honors workmanship, equipment, battery, roof, and performance obligations if the installer changes or fails.

STEP 15 - Never sign at the door or same day

Take the full contract PDF, compare multiple quotes and financing structures, and verify cancellation rights from the actual contract and jurisdiction.

STEP 16 - Decide from the stated assumptions, not the sales slogan

The valid result is favorable, not favorable, or insufficient data under the inputs entered. No zero-bill or guaranteed-savings claim should be generated from missing facts.

HARD STOPS / MAJOR RED FLAGS

- 'Free solar' or '$0 cost' without a clear contract structure.
- Low-rate loan with no separate cash price.
- Payment assumes a tax credit or rebate that has not been independently verified.
- Perfect zero-electric-bill projection with no tariff/production assumptions.
- Lease/PPA escalator hidden in the contract or ignored in the sales comparison.
- Pressure to e-sign a long contract on a phone/tablet immediately.
- Security filing, transfer restriction, buyout, or roof obligations are not explained.
- Installer refuses to provide full written production, warranty, financing, and contract terms.

CONSUMER WORKSHEET

A. Structure and price

Field	Your entry
Cash / loan / HELOC / lease / PPA	
Cash system price	
Financed amount	
Down payment	
APR	
Term	
Finance fees	

B. Production and utility

Field	Your entry
Year-1 production	
Annual degradation	
Current annual electric bill	
Fixed utility charges	
Export/net-metering terms	
User-selected utility escalation	

C. Lease/PPA

Field	Your entry
Year-1 payment or $/kWh	

Escalator	
Contract term	
Buyout	
End-of-term	
Transfer requirements	

D. Other costs

Field	Your entry
Roof work	
Maintenance	
Insurance change	
Battery/inverter replacement scenario	
Removal/reinstall scenario	

E. Verification

Field	Your entry
Confirmed incentives	
Production guarantee	
Warranty counterparty	
Security filing type	
Cancellation period/method	

 |

SOURCE AND SCOPE

Built from the canonical Solar Remedy v2.1 master. The master requires structure-specific treatment for cash, loan, home-equity financing, lease, and PPA, with visible production, utility, financing, transfer, and tax assumptions. No universal dealer fee, escalator, production value, or savings guarantee is allowed.

Educational reference only. Solar economics and rights depend on the actual contract, utility tariff, production assumptions, financing, roof, incentives, state/local rules, and placed-in-service date. Tax treatment must be verified from current primary authority.