



# Buy solar panels locally

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Wondering if a solar battery is the right addition to your solar panel system? Don't miss our latest webinar with Senior Writer, Emily Walker, as she breaks down the latest solar battery industry insights and homeowner trends.

Buying solar panels is something homeowners do once, maybe twice, in a lifetime. As such, the process can be a little intimidating and it can be tough to know where to begin.

While cash provides the greatest long term cost savings, there is typically a 6-10 year payback period before you recoup your upfront investment. Given that solar panels are warrantied for 25 years (and last much longer) that leaves plenty of time to accumulate savings.

Solar loans offer a steady monthly payment that can front-load your solar savings. For example, if your average electricity bill is \$125 a month and your solar loan payment is \$100 a month, you're saving \$25 a month (\$300 per year) right off the bat.

The great thing about solar loans is that they are incredibly versatile. There are two types of loans - combo and reamortizing - and loan terms range from 8 to 20 years. In addition, most solar loans do not require a down payment, although you can make one to lower your monthly payments.

A majority of solar customers that finance their solar system choose a 12-year loan as it provides a balance of low monthly payments and substantial lifetime savings.

Keep in mind, not all lending institutions have the combo and reamortizing loans designed specifically for financing solar systems. So, having an Energy Advisor on your side to shop for loans can be a huge help.

It's worth checking to see if you meet these qualifications before going too deep in the solar process. If you need a little boost, adding a co-borrower with a strong credit score and DTI can help you qualify.

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