



# Is solar power loan a scam

What is a solar energy scam?

The scams vary, but here's the gist: someone claiming to be with the government or your utility company promises big savings on your utility bills from solar energy or other home improvements designed to increase energy efficiency. If you agree to the scammer's offer, it could cost you tens of thousands of dollars.

Are free solar panels a scam?

Know that "free" or "no cost" solar panel offers are scams. The federal government does not install solar systems in homes for free. If you're considering whether solar energy is right for you, check out the Department of Energy's guide for homeowners and learn more. Or check out the Department of Treasury's guidance on clean energy.

How do I know if a solar contract is a scam?

Pay attention to warranties, cancellation policies, payment schedules, and try to spot any hidden fees. Honest businesses will give you time to go over the terms of the contract, understand the agreement, and let you sign it in writing. To learn more, visit [ftc.gov/solar](http://ftc.gov/solar). And if you spot a scam, tell the FTC.

What should I do if a solar business is a scam?

Protect your personal information. Don't respond to unexpected requests online or on social media for your name, address, or other personal information to "see if you qualify." At best, this is someone generating leads to sell, not actual solar businesses. At worst, they're scammers trying to steal your identity.

What if my company offers solar energy?

If your company offers solar energy, remember that claims must not only be truthful, but also comply with established consumer protection laws, including the FTC Act and the FTC's new Impersonation Rule. Be truthful. Every clean energy company has a responsibility to be honest and upfront with consumers. Be transparent about what you're offering.

Are solar business leads a scam?

At best, this is someone generating leads to sell, not actual solar businesses. At worst, they're scammer trying to steal your identity. If you spot a scam, tell the Federal Trade Commission at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov).

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Minnesota is suing firms who finance solar power systems for homes. The case alleges that four lending companies deceived customers with hidden, upfront fees in exchange for lower interest...



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If you take a loan to pay for the solar panels, most loan providers require you to pay the full tax credit amount toward the loan within 18 months. To protect yourself, gather information about how the federal solar tax credit works, and ...

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Beware of solar companies engaging in deceptive practices, including the submittal of falsified contracts. Some unethical sales representatives may lead customers to believe they are receiving an estimate for solar, only to submit a ...

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