

EMPOWER your customers to say:

YES!



Go Greener Academy

Sales Training & Resources
for NEIF-Approved Contractors

Strategies for Selling
Financing to Homeowners in
a Rising Rate Environment

Go Greener Academy
02/20/2024

Presented by:
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VP-Business Development

From NEIF- The National Leader in Energy Efficiency Financing

- The NEIF Seal of Approval for Contractors means:
- **Access to all NEIF's financing programs**
 - Special **utility and government programs** for targeted improvements
 - **No Contractor-Fee** EnergyPlus financing for all types of home improvements
 - Small Business and **Commercial Financing** and **Rebate Advance** Funding
- **Reputational enhancement** for your company by association with the nation's only Certified B-Corp, US DOE Home Improvement Expert and FORTIFIED partner lender
- **Benefit from NEIF's Alliances** with green banks, utilities, manufacturers & associations for special insights and programs
- **Expert sales training, sales tools and support** for your team to increase closing rates
- **Marketing and branding programs** to help you differentiate your company, broaden your market and promote fair, trusted affordable financing options to your customer



Go Greener.
Affordably.



Today's Session



- Best practices to sell financing with confidence in today's market
- Tips and tactics to “*change the conversation*” and close more deals
- How to best utilize all of NEIF's tools to achieve greater sales success

Setting the Stage



“Approaching the prospect properly is the key. Opening the sale takes more finesse than closing. Closing becomes the natural outcome of opening the sale properly and going through the steps in your process.”

-Chris Lytle (“The Accidental Salesperson”)

It All Starts with the Phone...



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**YOU NEVER GET
A SECOND
CHANCE TO
MAKE A GOOD
FIRST
IMPRESSION.**



Connect Marketing to Sales



Take your time to engage the client in the process, let them know what to expect, and get them excited.

- Build Rapport
- 3rd Party Validation
- Explain the Process or Program
- Leverage Tax Credits, Rebates & Savings!
- Set Expectations
 - **Introduce Monthly Payment Options!**

Phone Script Example



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“At the conclusion of your assessment your home energy specialist will provide you with the right **solution** to make your home more comfortable and energy efficient. He/she will also provide you **a set of affordable monthly payment options** so you can set things in motion to have your system installed and be saving money this spring.

Does that sound like a plan?”

Use NEIF Pre-Screen Tool



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Residential Prescreen



NEIF's Credit Pre-Qualification Tool - EnergyPlus Loan

- Use this tool to determine if a potential customer will pass NEIF's initial credit qualification and which program they qualify for.
- The EnergyPlus Loan is for homeowners in approved states who are making qualifying improvements to their primary residence or vacation home (1 to 4 unit on permanent foundation). Good credit and the ability to repay are required. All income levels are eligible.
- If customer is successfully pre-qualified you must present them with the [Pre-Qualification brochure](#).
- When the customer decides to proceed have them apply for final approval through the application link on your NEIF Financing Gateway.

Applicant Information

*First Name <input type="text" value="First Name"/> <small>First name is required</small>	Middle Name <input type="text" value="Middle Name"/>	*Last Name <input type="text" value="Last Name"/>	Suffix <input type="text" value=""/>
SSN <input type="text" value="###-##-####"/>			
*Address <input type="text" value="Address"/>	*City <input type="text" value="City"/>	*State <input type="text" value=""/>	*Zip <input type="text" value="City"/>
<input type="button" value="SUBMIT"/>			

In the Home, Don't Ask...Assume!



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- *“We have a good financing option, is that something you would be interested in?”* **NO**
- As we mentioned on the phone when you called, we have a set of **monthly payment options** we can show you to pay for these upgrades, which is certainly **the best way to go about these projects**. I will go over everything with you once we develop **your solution!** **YES**

Create a **SALES PROCESS** that builds value and stresses benefits.

- Slide presentations: Laptop, iPad, tablet
- Talk in terms of average job size to avoid sticker shock
- Always position in terms of monthly payments
- Leverage savings, rebates & incentives!

Home Equity Loans



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LOAN TYPE	AVERAGE RATE	AVERAGE RATE RANGE
Home equity loan	8.92%	8.41% - 10.19%
10-year fixed home equity loan	9.02%	7.73% - 10.04%
15-year fixed home equity loan	8.87%	7.72% - 10.23%
HELOC	9.09%	8.51% - 10.22%



Monthly Payment Calculator



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Go Greener. Affordably.

Simple interest low monthly payment options for heating, cooling, HVAC, roofing, windows, generators, plumbing, electrical, insulation and other home energy improvements. No lien. No fees. No pre-payment penalties.



From NEIF-a Certified B Corp™



Use this Monthly Payment Estimator to compare different options for qualifying EnergyPlus financing from the National Energy Improvement Fund.

Price for Option 1

\$7,000

Term

- 3 Years
- 5 Years
- 10 Years

\$92 per month

Price for Option 2

\$10,000

Term

- 3 Years
- 5 Years
- 10 Years

\$132 per month

Price for Option 3

\$15,000

Term

- 3 Years
- 5 Years
- 10 Years

\$198 per month



Monthly Payment Calculator



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From NEIF-a Certified B Corp™



Use this Monthly Payment Estimator to compare different options for qualifying EnergyPlus financing from the National Energy Improvement Fund.

Price for Option 1

\$7,000

Term

- 3 Years
- 5 Years
- 10 Years

\$104 per month

Price for Option 2

\$10,000

Term

- 3 Years
- 5 Years
- 10 Years

\$149 per month

Price for Option 3

\$15,000

Term

- 3 Years
- 5 Years
- 10 Years

\$223 per month

Stress the Benefits



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- **Simple Interest Unsecured Loan** – No lien on property
- **Low Guaranteed Fixed Monthly Payments** – Not a credit card or teaser rate
- **Complete Flexibility on How Much Interest You Pay** – pay off or pay ahead with no penalty!
- **Simple, Transparent, Expert, Trusted Financing** from the nation's most experienced B-Corp energy improvement lender

Closing the Sale



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It's all about how you...



Be CONFIDENT. What's Best for You is Best for THEM!