

EMPOWER your customers to say:

YES!



Go Greener Academy

Sales Training & Resources
for NEIF-Approved Contractors

Best Practices for Selling NEIF Financing in 2025!

Go Greener Academy
01/22/2025

Presented by:
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VP-Business Development

Today's Session



- Strategies for leveraging all of NEIF's sales tools to increase success
- Ways to ensure your team's financing sales process and pitch is up to date
- Lessons learned from some of NEIF's top producing contractors in 2024

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



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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



“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**

Financing Links on Your Website



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APPROVED CONTRACTOR

Go Greener. Affordably.



Trusted financing for
upgrades that make
your home or building
efficient, safe, healthy
and comfortable



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Use Our Explainer Video

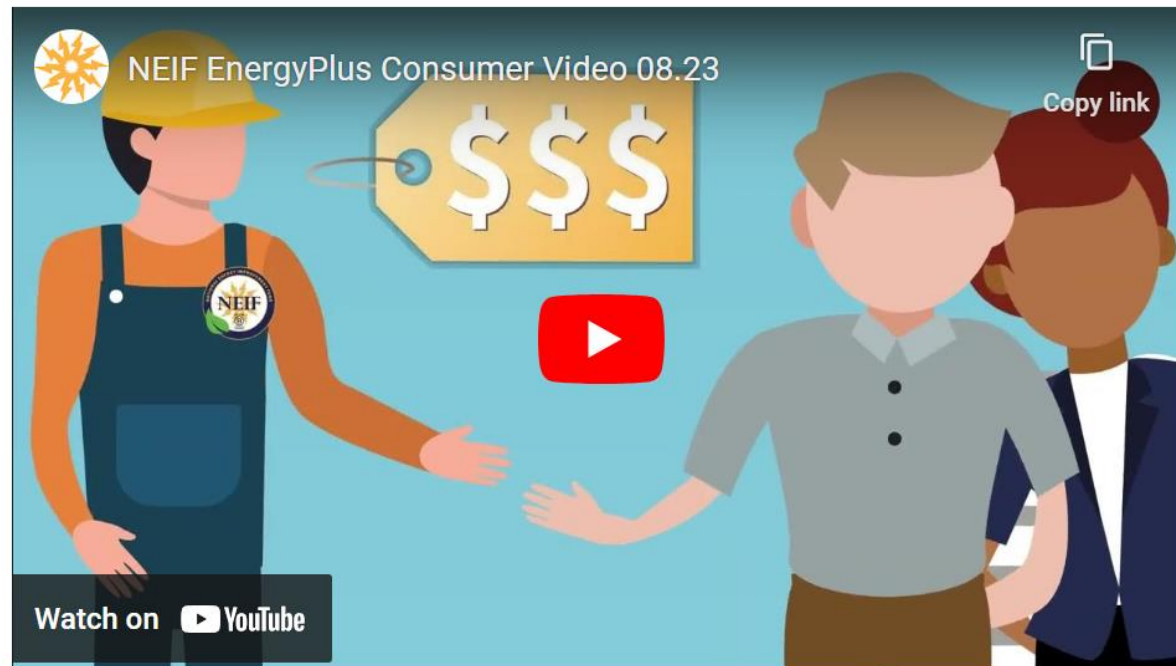


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Go Greener. Affordably.

Learn more about our simple, transparent, expert, trusted EnergyPlus financing by watching this video.



Financing Gateway Sales Tool



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- Compare price points and payment options
- You can illustrate “Good”, “Better”, “Best” scenarios and show the easy affordability of add-on items, “bundle” multiple improvement or promote deeper energy savings retrofits.
- Your customer can apply right from your NEIF Financing Gateway on your phone or tablet or their device for an instant credit decision



NEIF EnergyPlus Loan

<https://www.neifund.org/energyplus-loan>

EnergyPlus Loan - Monthly Payment Comparison Estimator

Use this Monthly Payment Estimator to compare different options and then your customer can click to apply for an instant credit decision to finance work performed by your company. You will see the application status immediately in your NEIF Contractor Portal.

Price for Option 1	Price for Option 2	Price for Option 3
<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>	<input type="text" value="\$7,500"/>
Term	Term	Term
<input checked="" type="radio"/> 3 Years <input type="radio"/> 5 Years <input type="radio"/> 10 Years	<input type="radio"/> 3 Years <input checked="" type="radio"/> 5 Years <input type="radio"/> 10 Years	<input type="radio"/> 3 Years <input type="radio"/> 5 Years <input checked="" type="radio"/> 10 Years
\$241 per month	\$159 per month	\$99 per month

All loans are made directly to the consumer by National Energy Improvement Fund, LLC for work performed by NEIF-Approved Contractors. Payment estimates based on 9.99% APR for Tier 1 customer. 12.99% APR available for Tier 2 customers. NEIF is an equal opportunity lender.



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.

EnergyPlus
HOME IMPROVEMENT PAYMENT PLAN
From NEIF-a Certified B Corp™

Certified B Corporation **FORTIFIED** U.S. DEPARTMENT OF ENERGY



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

Rate Objections – HELOC Preface



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As of January 15, 2025, the average rate for a Home Equity Line of Credit (HELOC) was 8.28%. However, rates can vary depending on the lender, the amount of the line, and the borrower's credit history.

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%



Stress the Benefits



- **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