

JCP&L offers homeowners access to monthly payment options for energy efficiency upgrades for your home.

0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades

Monthly Payment Examples

	36 Months	60 Months	84 Months	120 Months
$2,500	$69	$42	$30	--
$7,500	$208	$125	$89	--
$10,000	$278	$167	$119	$83
$15,000	$417	$250	$178	$125
$20,000	$556	$333	$238	$167
$25,000	$694	$416	$298	$208

- All loans are made directly to the consumer by National Energy Improvement Fund, LLC. for program-qualifying upgrades performed by NEIF-Approved Contractors.
- **Payment estimates based on 0.00% APR.**
- Minimum loan $2,500. Maximum loan $25,000. Loan amount is net of program rebate.
- All loans will be repaid on the applicant's JCP&L utility bill.
- Prepayment in full is allowed.
- Any extra payments will be paid towards the customer's usage, not the loan payment.
- If the property is sold and the customer opens a new utility account with JCP&L, the loan will be transferred to that account. If no new account is opened, the loan must be paid in full.

How to Apply

Ask your contractor for their application link or visit: www.neifund.org/jcpl-residential/

NEIF NATIONAL ENERGY IMPROVEMENT FUND A Certified B Corp

Jersey Central Power & Light A FirstEnergy Company

JCP&L Residential Energy Efficiency Program Financing

0.00% APR fixed monthly payment financing for qualifying home energy efficiency upgrades



Go Greener. Affordably.

APPROVED CONTRACTOR

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

neifund.org

0.00% APR fixed monthly payment financing

for energy efficiency upgrades for your home

Eligibility

The JCP&L Energy Efficiency Programs provide access to no-cost financing to promote easy and cost-effective access to energy efficiency measures by JCP&L customers. Eligible properties include 1-4 unit primary or secondary (vacation) homes, deeded* properties, and co-operative housing communities. Property must be owner-occupied and not an investment property, and it must be affixed to a permanent foundation. Unsecured loans - property type is for qualification purposes only - no lien is filed. Primary applicant must be the JCP&L utility account holder and meet all credit guidelines.

***Properties owned or held in trust are not eligible.**

- An approved rebate for qualifying equipment is required to access 0.00% financing. Please note: The maximum 0.00% financing for a project is $25,000 through one utility program. Customers may not use multiple utility financing programs for multiple improvements and the rebate must be processed only for the improvement through the utility subsidizing the financing for that improvement.
- **Qualifying HVAC -** 36, 60, and 84-month terms only, some applicants may qualify for 120 months based on income.
- **Whole Home Energy Solutions & Clean Comfort Projects -** 36, 60, and 84-month terms only for loan amounts $10,000 or less. 120-month term available for loan amounts $10,001 to $25,000.

- **Heat Pumps**
- **Central Air-Conditioning**
- **Gas Furnaces and Boilers**
  - When installed with qualifying electric Heat Pump, Central Air-Conditioning or Water Heater
- **Geothermal Heat Pumps**
- **Heat Pump Water Heaters**
- **Whole Home Energy Solutions**
- **Clean Comfort Projects**

Visit https://residential.energysavenj.com/jersey-central/hvac/ for detailed information on qualifying HVAC improvements.

100% financing (net of rebate) available, instant credit decision, easy paperless process and responsive communication with you and your contractor.

Simple interest installment loan, not a credit card, guaranteed fixed rate and payment for life of loan with no lien on your home and no hidden costs. Prepayment is permitted, but must be in full for the outstanding balance of the loan. Any extra payments throughout the loan term will be paid toward applicant's utility usage.

From NEIF, a B Corporation™, certified to meet the highest standards of compliance & fair lending and a U.S. Department of Energy Home Improvement Expert.

SIMPLE · TRANSPARENT · EXPERT · **TRUSTED**

Three Simple Steps

1 **Choose the payment that fits your budget.** Prepayment is permitted, but must be in full for the outstanding balance of the loan. Any extra payments throughout the loan term will be paid toward the applicant's utility usage.

2 **Apply to NEIF for an instant credit decision** through your contractor's application link. Your contractor will work with you to complete and submit the required program rebate form.

3 **Sign electronic loan documents from NEIF.** NEIF pays your contractor when the work is completed to your satisfaction and your program rebate has been approved and processed.

JANUARY 2026

Contractors with the NEIF Seal of Approval have met NEIF's standards of commitment to quality work and customer service, financial stability and personal integrity.

NATIONAL ENERGY IMPROVEMENT FUND
NEIF
Certified B Corporation

APPROVED CONTRACTOR

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U.S. DEPARTMENT OF ENERGY
HOME IMPROVEMENT EXPERT™

EQUAL HOUSING LENDER