

KEEP THIS — EVEN IF YOU NEVER CALL US

The 25-year power playbook

Find out if solar **actually pencils** for your home — and learn the five questions that expose a bad solar company before you sign anything.

01

INSIDE THIS PLAYBOOK

- THE ONLY MATH THAT MATTERS
- 5 EXPOSING QUESTIONS
- BATTERY, STRAIGHT
- YOUR 25-YEAR WORKSHEET

[GOTTRIPLE.COM](https://gottriple.com)

© 2026 TRIPLE CROWN

01 The only math that matters

Solar is a 25-year decision. Most people judge it on a one-month number. That is exactly how bad deals get signed.

~40%

Electricity prices are up nearly 40% since 2021.

U.S. BLS CPI, ELECTRICITY SERIES 2021-2025

\$31B

Rate increases utilities **requested** in 2025 — a record. About double 2024.

POWERLINES 2025 RATE-CASE REVIEW

There are only two ways to pay for power. Compare them over 25 years — not one month.

Path A — rent your power

You pay the utility every month. Forever.

Your rate is **not fixed**. It moves when they say it moves.

At year 25 you own **nothing**.

Path B — own your power

You pay off a system. Then your power is cheap.

Your cost is **known on day one**.

At year 25 you own **the equipment on your roof**.

What “just 3% a year” actually does. Compounding is quiet. Here's the 25-year cost of renting power, by today's bill:

YOUR BILL TODAY	25 YEARS, RATES FROZEN	25 YEARS AT +3%/YR
\$150 / month	\$45,000	~\$66,000
\$220 / month	\$66,000	~\$96,000
\$300 / month	\$90,000	~\$131,000

Simple compounding at 3% per year — slower than electricity actually rose from 2021 to 2025. Run your own number on page 4.

The rule: if owning doesn't clearly beat renting, don't buy. From anyone. Including us.

HEADS UP — THIS CHANGED RECENTLY

The 30% federal tax credit is gone

The federal residential solar tax credit **ended December 31, 2025**. If a salesperson's math still leans on it, their math is wrong — and that tells you everything about the rest of their numbers. Solar has to pencil on its own now. For many homes it still does. For some it doesn't. The worksheet in this playbook shows you which one you are.

02 5 questions that expose a bad solar company

Ask all five. Write the answers down. A good company answers fast, in writing. A bad one changes the subject.

Q1 “Who manages my install — one name — and who do I call if it stalls?”

Most solar horror stories aren't about panels. They're about projects that stall for months with nobody accountable.

- A good answer: a named person, written into your agreement.

Q2 “Show me the full loan principal — including dealer fees.”

The CFPB documented dealer fees inflating solar loan principal by **30% or more** — printed in small, light type. The “monthly payment” pitch hides it.

- A good answer: the real total, on paper, before you sign anything.

Q3 “What happens if my roof needs work in year 12?”

Panels come off and go back on. Somebody pays for that. If the price isn't stated now, it will be invented later — by whoever holds the leverage.

- A good answer: a written removal-and-reinstall price, today.

Q4 “What's the production guarantee — and what do you pay me if you miss it?”

A system that underproduces is a bill you still pay twice. A guarantee without a dollar remedy is a wish.

- A good answer: a kWh number and a dollar remedy, both in writing.

Q5 “Is any of this math using the old 30% tax credit?”

It ended December 31, 2025. Some companies are still quoting like it exists. That's not a mistake — it's a filter. Use it.

- A good answer: “No — here's the math without it.”

The appointment scorecard

BRING THIS PAGE. LITERALLY HAND IT OVER.

Q1 — Install manager's name	_____ In writing? Y / N
Q2 — Full loan principal, fees included: \$_____	_____ In writing? Y / N
Q3 — Panel removal & reinstall price: \$_____	_____ In writing? Y / N
Q4 — Production guarantee (kWh + \$ remedy)	_____ In writing? Y / N
Q5 — Math shown without the old tax credit	_____ Y / N

Any “N” above is your answer. A company that won't write it down just told you everything.

03 Battery, straight

A battery makes sense when: outages actually hit your area · someone in the house relies on powered medical equipment · your utility pays little for the solar you export · you want the essentials to stay on, no matter what.

Skip it or size it down when: your grid is stable and your utility credits you at full retail · or the pitch is simply “the biggest box we can sell you.”

Sizing rule: list what **must** run when the grid fails — fridge, WiFi, some lights, garage door, medical gear. Size the battery to that list. Not to the whole house, and never to the salesperson's commission.

04 Your 25-year worksheet

Run your own numbers
5 MINUTES · ONE PEN

1. Your average monthly electric bill today	\$
2. × 12 = what you pay per year	\$
3. × 25 = Path A floor (25 years, zero rate increases)	\$
4. Line 2 × 36.5 = Path A real (rates rising just 3%/yr)	\$
5. Full system price — the real loan principal , dealer fees and interest included (from Q2)	\$
6. Add any roof work + battery = Path B total	\$
Line 4 minus Line 6 = what owning saves you. If this isn't clearly positive, don't buy.	\$

THE TRIPLE CROWN GUARANTEE

The Pencil Promise

We put both 25-year numbers side by side, **in writing**. If owning doesn't beat renting for your home, we tell you — and walk. You keep the analysis either way.

WANT YOUR NUMBERS DONE FOR YOU?

Get your free 25-year report

Triple Crown builds your side-by-side rent-vs-own analysis free — real principal, real rates, and no expired tax credits in the math. **No obligation, and the Pencil Promise applies.**

[GOTTRIPLE.COM/QUOTE](https://gottriple.com/quote)

SOURCES — U.S. BLS CPI electricity series 2021–2025 · PowerLines 2025 rate-case review (requested increases; roughly half still pending approval) · CFPB Solar Financing Issue Spotlight (2024). This guide is free — share it with anyone it helps.