

## Solar Scam Checklist

Understand If You Were Misled, Why it Happened, and How it Effects You

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### How to Use This Checklist:

Read each scenario and explanation carefully.

- Check each box if the scenario matches your experience and total your score.
  - A score of **4 or more** indicates likely misrepresentation, giving you strong reasons to explore your options for recourse.
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## Section 1: Common Solar Sales Misrepresentations

- Did your sales rep portray the solar tax credit as a cash rebate? (+1 Points)**  
*Sales reps often frame tax credits as immediate cash rebates because it makes solar seem more affordable, facilitating easier sales. Unfortunately, this can lead homeowners to believe they'll pay significantly less upfront than they actually do.*

**Why reps do this:** Mischaracterizing tax credits makes solar appear virtually free, driving quicker decisions and higher commissions.

**What This Means for You:** Misrepresenting tax benefits like this may violate consumer protection laws, such as the **Texas Deceptive Trade Practices Act (DTPA)**, potentially providing you options to address these misrepresentations and protect yourself financially.

- Were you promised your electric bill would drop to \$0 after installation? (+1 Points)**  
*Solar is often oversold as a way to completely eliminate your electricity bill. In reality, most homeowners still pay monthly utility fees.*

**Why reps do this:** A promise of zero-dollar bills sounds attractive and increases immediate sales and commissions.

**What This Means for You:** Making unrealistic promises can be a violation of consumer protection regulations like the **Federal Trade Commission Act (FTCA)**, giving you

options to pursue corrections or compensation.

- Did your rep claim your utility company would send monthly cash payments for extra energy? (+1 Points)**

*Reps frequently exaggerate net-metering benefits to convince homeowners that solar will generate monthly income.*

**Why reps do this:** Promising extra income from excess solar production helps close sales by inflating the financial benefits.

**What This Means for You:** Exaggerating net-metering policies could violate consumer protection laws, including the **Truth in Advertising regulations**, offering possible avenues to address these issues.

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## Section 2: System Design and Performance Issues

- Do you believe your solar system was intentionally undersized? (+1 Points)**

*Sales reps may intentionally sell smaller systems to lower upfront installation costs, increasing their commissions at your expense.*

**Why reps do this:** Smaller systems are cheaper and easier to sell quickly, enabling reps to close more deals.

**What This Means for You:** Intentionally undersizing your solar system could breach consumer protection standards, potentially actionable under the **Magnuson-Moss Warranty Act**, helping you seek remedies.

- Is your solar system's actual energy output consistently lower than your original sales estimates? (+1 Points)**

*Solar reps often inflate estimated energy production numbers to present unrealistic savings.*

**Why reps do this:** Higher estimated production makes solar appear more financially attractive, leading to quicker sales.

**What This Means for You:** Inflated production estimates might violate laws like the **Uniform Commercial Code (UCC)** regarding accurate representation of goods, providing you potential recourse.

- Do you suspect your electricity usage was deliberately miscalculated? (+1 Points)**

*Sales reps sometimes underestimate electrical usage to justify selling smaller, cheaper systems.*

**Why reps do this:** Smaller systems seem less expensive and easier for customers to accept, increasing sales numbers.

**What This Means for You:** Deliberate miscalculations could breach multiple **Deceptive Trade Practices** regulations, creating opportunities for you to challenge these inaccuracies.

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## Section 3: Financing and Contract Pitfalls

- Were dealer fees hidden or misrepresented in your financing documents? (+2 points)**

*Dealer fees are sometimes concealed within loan agreements, inflating your monthly payments. Most solar loans include an undisclosed 30% - 50% "Dealer Fee" which is rarely communicated to consumers.*

**Why reps do this:** Concealing these fees makes financing look cheaper, encouraging quicker decisions.

**What This Means for You:** Concealed fees may violate the **Truth in Lending Act (TILA)**, offering potential remedies for homeowners.

- Did your monthly financing payments increase significantly compared to verbal promises? (+2 points)**

*Reps commonly quote lower monthly payments verbally, only revealing the actual higher payment later.*

**Why reps do this:** Lower initial quotes secure quick commitments without thorough review from customers.

**What This Means for You:** Significant discrepancies in payments could violate consumer protections under the **Truth in Lending Act (TILA)**, giving you avenues to challenge these discrepancies.

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## Section 4: Warranty and Maintenance Problems

- Were warranties or maintenance plans oversold or misrepresented? (+1 Points)**  
*Sales reps may exaggerate warranty coverage, leaving homeowners surprised by gaps in support.*

**Why reps do this:** Extensive warranty promises reassure customers, facilitating easier sales.

**What This Means for You:** Misrepresented warranty promises can potentially violate warranty standards under the **Magnuson-Moss Warranty Act**, providing you options to seek corrections.

- Has your solar provider become unresponsive, disappeared, or failed to provide promised post-installation support? (+2 points)**  
*Some solar providers neglect or abandon customer support after installation, leaving you without assistance.*

**Why reps do this:** Providers may prioritize sales over sustained customer support due to limited resources.

**What This Means for You:** Neglected support obligations could breach contract or consumer laws, possibly actionable under state consumer protection statutes, providing you potential solutions.

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## Calculate Your Total Score:

- **Total Score:** \_\_\_\_\_

### Interpreting Your Score:

- **0-3:** Minor concerns, but advisable to verify protections.
  - **4 or more:** Significant misrepresentation likely.
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If your score was **4 or higher**, you likely experienced misleading sales practices. These results will help you better understand your options, what happened to you, and give you further clarity on our processes at My Solar Claim.

We look forward to helping you with your situation!

**Please Note:** This Guide is not legal advice and acts purely as an educational checklist to better inform and educate consumers on their situation. All legal services and advice are carried out by My Solar Claim's partnered licensed attorneys.