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THE PROCESS OF FINANCING AN HVAC SYSTEM

A new HVAC system can give your home or office a significant boost in comfort. Modern heating and cooling systems have been created to provide peaceful and reliable performance that will last years of trouble-free operation. However, investing in a new HVAC system doesn't come with problems. Buying a brand new HVAC equipment for your home or office can cost you anywhere from \$2,000 to \$10,000+. Although this major investment will pay off in the long run (because of lower energy costs and increased comfort), it can be a challenge for most home and business owners to pay for their new HVAC system.

We've come up with a helpful guide on the process of financing your new HVAC system. There are numerous financing assistance companies that are ready to help compensate for your new HVAC equipment, offering several financial plans that are tailored to suit each customer's needs.

Why Should You Consider a Financing Company?

Primarily, a financing company can help reduce your stress levels. Every home and business owner will agree that any financial transaction caused by unexpected (or higher than anticipated) home expenses can cause immense levels of stress. Large sums of money aren't as easy to set aside, especially when purchasing a new HVAC system which can cost up to \$10,000+. If you decide to utilize a financing option in your area, you'll get to afford an efficient HVAC system for the comfort of your family and customers. In addition, financing options help make the process of purchasing HVAC equipment less intimidating. Financing options come with customer service experts that lift the level of trust between the buyer and the contractor.

In addition, a HVAC financing company **informs you of reputable HVAC professionals around your area.** The financing company now becomes a "go-to" source for most of the financing application process, which are typically fast and easy to complete. The HVAC financing company will offer several flexible financial plans that are tailored to your situation. They can also recommend HVAC contractors who can assist with getting your HVAC systems up and running.

What Kind of Financing Companies Help with HVAC System Purchases?

There are many kinds of financing companies that can assist you with your new HVAC system. It's important to go over each of them to know which one you're most comfortable with.

- 1. Government** - The federal government supports any effort that encourages the utilization of environmentally-friendly and green-energy products. If you buy HVAC systems that are solar-powered, the government will deduct some of the costs of your purchase.
- 2. Energy Star** - The Energy Star Tax Incentive is an energy tax that can apply deductions on your annual income tax. This tax can be applied to anyone who has purchased a brand-new air conditioning unit for as much as \$300. However, not all AC units are applicable for this form of financing.
- 3. State-Sponsored Programs** - Each state has a different program for energy tax that can be applied during the upgrade of heating and cooling systems.
- 4. Bank Loan** - A common choice, a personal loan from your bank is one of the most trusted ways to finance your new HVAC system. It's best to consult with your financial adviser to help you decide on which loan will best pay for your needs.
- 5. Through your HVAC professional** - This is the most reliable and easiest process for financing an HVAC system. Your HVAC professional should have a few different options for financing, depending on things such as your credit score, payments you can afford, etc.

What Documents Do You Need to Obtain Financing?

The process of financing your new HVAC system varies, but there are a few documents which almost all of these financing companies will require you to hand over.

- 1. Credit Reports**
- 2. Pay Stubs** - for the last three months
- 3. Letter of Reference** (for those with poor minimal credit)
- 4. Price Quotes** - find a specialist who can determine the kind of system most appropriate for your home or office. They will then determine the cost of the system, helping you choose the proper financing package.

Note: A letter of reference from your energy company will come in handy. This will prove that you have been a responsible bill-payer, having made utility payments on time. However, this isn't required if you already have a high credit history.



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KADEN, KEELAN, & KELTON

Kaden, Keelan, and Kelton all had a wonderful Christmas! Of course they enjoyed all their gifts, but tried to focus on the real meaning of Christmas. There were plenty of family get-togethers and time spent with friends. They've enjoyed their break for the last couple weeks and are saying they don't want to go back to school. It's always funny, though, because they all enjoy school. Kaden, in 5th grade, will be focusing on his school work, trying to get it all done so he doesn't have to work on it at home. Keelan, in 1st grade, loves doing his homework and gets excited for it every day. Kelton, in Pre-K, doesn't have to worry about homework, but enjoys learning at school. They're all looking forward to Spring Break already!

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