

Questions to ask any lender before you sign

The right questions lead to clearer answers. Use this guide to start the conversation.

What's the total cost of this financing?

Get the full cost, including the fees.

Are there any upfront or ongoing fees?

Make sure every fee is listed upfront.

Is there a prepayment penalty?

Paying early shouldn't cost you more.

What will my payments actually look like?

Ask to see a repayment example in dollars.

Can I access more funding later?

Know what future funding may require.

How fast can I actually get funded?

Approval and funding aren't always the same.

What happens if I miss a payment?

Know the grace period, fees, and consequences.

Will applying affect my credit score?

Ask if the first step is a soft pull.

Is the rate fixed or variable?

A variable rate can raise your payment.

Will I have a person I can contact?

Reliable support matters when things change.

