CHECKLIST · FINANCIAL MANAGEMENT

FREE PREVIEW

Refinancing Loan Considerations

Refinancing your loan can help you save money, lower monthly payments, or shorten your loan term. Use this checklist to evaluate whether refinancing is right for you.



9 steps · Print-ready A4

NAME	START	TARGET DATE

1 Evaluate Your Current Loan Terms

Review your interest rate, monthly payment, and remaining balance.

EXAMPLE *“I have a 6% interest rate with 15 years left on my mortgage.”*

2 Determine Your Refinancing Goal

Decide if you want to lower payments, shorten the loan term, or consolidate debt.

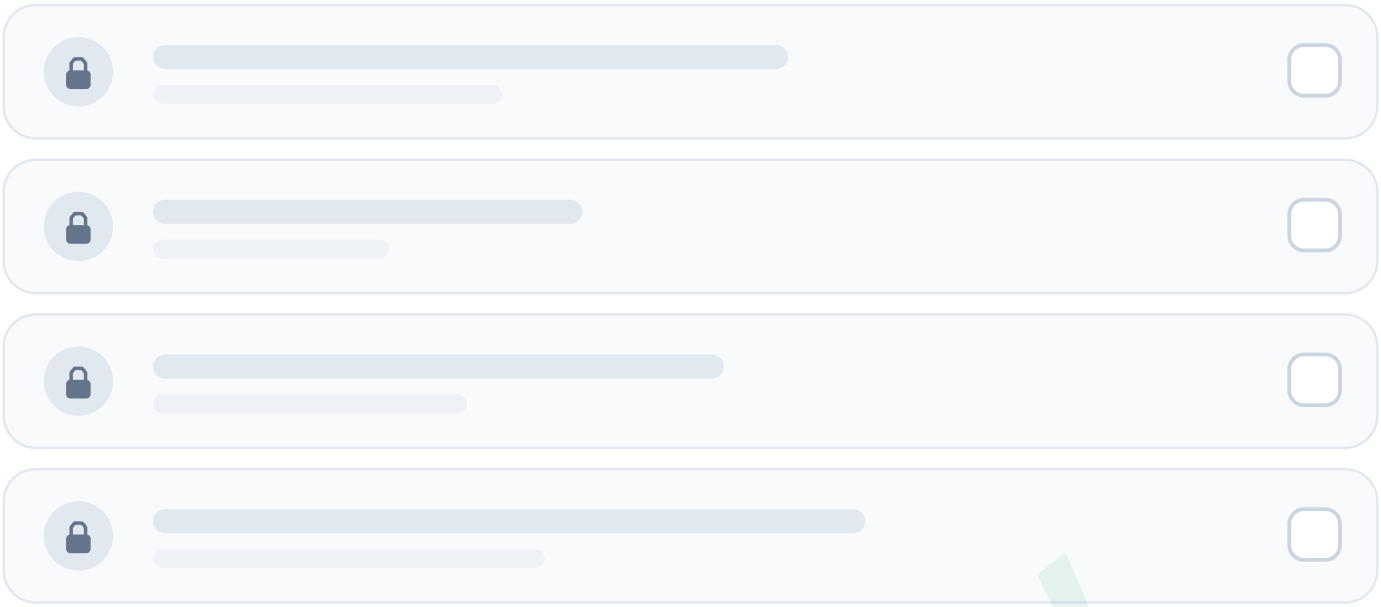
TIP *Refinancing can reduce payments but may extend your loan term.*

3 Check Your Credit Score

Ensure your score meets lender requirements for better rates.

EXAMPLE *“A score of 740+ typically qualifies for the best rates.”*

PREVIEW



Like the design?

Get the full version: every step with examples and tips, a reflection page, no watermark.

Get the full version

PREVIEW