

The Funding Connections Guide

7 Things to Know Before Exploring Financing

1. Begin with your actual need

Define the purpose, necessary amount, expected timing, and realistic repayment plan. Consider whether using savings, a smaller amount, or phasing the project is better.

2. Understand what type of financing you need

Business-purpose credit, personal credit, and property-secured financing have different requirements, protections, and permitted uses. A product mentioned in this guide may not be available through our referral partner.

3. Know who makes the decision

Capital Funding Connections makes introductions only. The third-party provider determines applications, qualification criteria, decisions, and funding terms.

4. Compare the total cost

Ask about the APR where applicable, origination and other fees, promotional-rate conditions, repayment frequency, total repayments, and any collateral requirements.

5. Ask about credit inquiries

A soft inquiry generally does not affect a credit score; a hard inquiry can. Ask the provider which kind of inquiry applies at each stage and whether a later application may result in a hard inquiry.

6. Avoid misleading promises

Watch for guaranteed approval, promised interest rates without conditions, artificial urgency, unclear fees, and insecure requests for financial information.

7. Keep choices independent

Compare offers and alternatives, evaluate affordability, and read all terms. When a contractor or service provider introduces a funding resource, the financing choice should remain your own.

About us: Capital Funding Connections is an independent referral resource, not a lender. Our current promoted referral pathway primarily concerns business-purpose funding through Business Loan Access. The provider determines all eligibility, offers, and terms. No funding or particular rate is guaranteed.

Affiliate disclosure: We may earn compensation for qualifying referrals. You never need to request this guide or subscribe to marketing to access the business-funding referral link. Do not email us financial statements, SSNs, or credit reports.

contact@capitalfundingconnections.com | CapitalFundingConnections.com