

READY TO REFINANCE YOUR AUTO LOAN?

A simple guide to lowering payments and saving money

What Does Refinancing Mean?

Refinancing replaces your current auto loan with a new one — ideally with a lower interest rate, lower monthly payment, shorter loan term, or better loan flexibility.

Signs It Might Be Time to Refinance

- ☐ Your credit score has improved
- ☐ Interest rates are lower than when you bought your car
- ☐ Your monthly payment feels too high
- ☐ You want to pay off your vehicle faster
- ☐ You want to simplify payments

Pros of Refinancing

- ☐ Lower monthly payments
- ☐ Save money over time
- ☐ Pay off your loan faster
- ☐ Potentially consolidate vehicle loans

Things to Consider

- ☐ Longer loan terms can sometimes increase total interest paid
- ☐ Some lenders charge refinance or payoff fees
- ☐ Vehicle value and mileage may impact eligibility

Before You Apply

Gather this Information.

- ☐ Current loan balance
- ☐ Interest rate
- ☐ Vehicle mileage
- ☐ Vehicle VIN
- ☐ Proof of income
- ☐ Insurance information

Questions to Ask Yourself

- ☐ Do I want lower monthly payments?
- ☐ Am I trying to pay my loan off faster?
- ☐ Has my credit improved?
- ☐ Will refinancing save me money overall?

Ready to Explore Your Options?

Scan the QR code to apply
online or learn more.



Questions?
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