DENTAL IMPLANT FINACNING FAQS

CENTRAL VALLEY DENTISTRY

www.centralvalleydentistry.com

WHAT IS THIRD-PARTY FINANCINGFOR DENTAL IMPLANTS?

Third-party financing refers to obtaining a loan from an external financial provider (not the dental office) to assist with the cost of your treatment. It's a common option for patients who need help managing the cost of advanced procedures like **All-on-4 dental implants**, which can be a significant investment in your health and smile.

WHO CAN APPLY FOR FINANCING?

To qualify, most lenders ask that you:

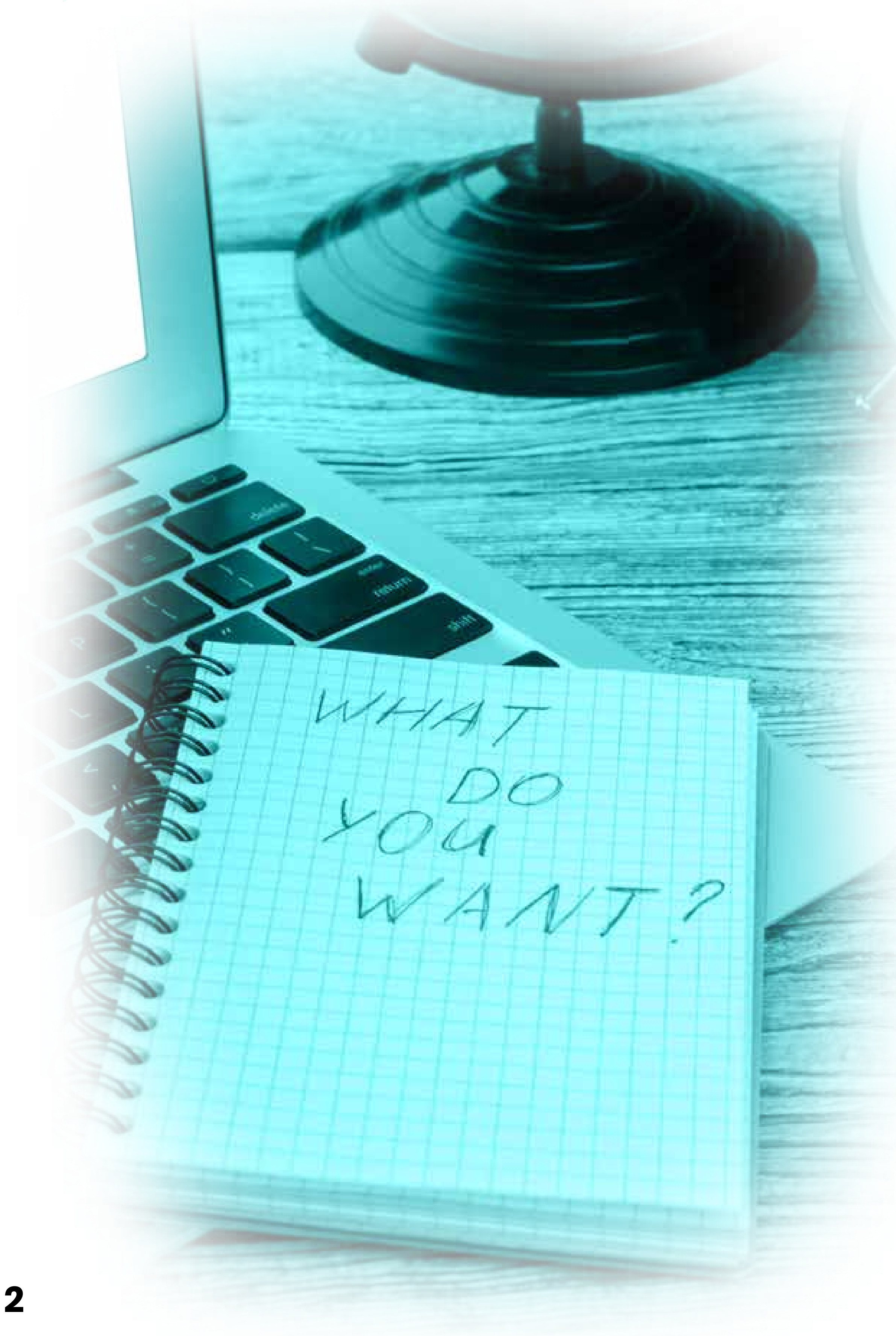
- ✓ Are at least 18 years old
- ✓ Have a valid Social Security number
- ✓ Show proof of steady income
- ✓ Pass a credit check (varies by lender)
- ✓ You need to have a valid driver's license

WHAT INFORMATION DO I NEED TO APPLY?

Most applications require:

- ✓ Name and contact info
- ✓ Social Security number
- ✓ Proof of income (like a pay stub or bank statement)
- ✓ Authorization for a credit check

You can often apply **online in minutes** with an instant decision.



WILL APPLYING AFFECT MY CREDIT?

Most lenders offer a **soft credit check** for pre-qualification—this doesn't affect your credit score. However, if you proceed with the full application, they may run a hard inquiry, which can impact your score temporarily.

WHY SHOULD I CONSIDER FINANCING MY DENTAL IMPLANTS?

All-on-4 implants are life-changing—but not cheap. Financing helps by:

- ✓ Letting you start treatment right away without paying everything up front
- ✓ Breaking the cost into affordable monthly payments
- ✓ Avoiding delays that could worsen dental problems
- ✓ Offering flexible payment plans from 6 to 60+ months

Some plans even offer **0% interest promotional periods** for qualified applicants.

WHAT ARE THE TYPICAL LOAN TERMS?

Loan terms vary, but usually include:

- ✓ **Loan amounts** up to $25,000 or more
- ✓ **Repayment plans** from 6 months to 6 years
- ✓ **Fixed or variable interest rates**
- ✓ Possible **0% interest offers** for a set term
- ✓ No prepayment penalties with many providers

Always review the full loan agreement before signing.

HOW FAST CAN I GET APPROVED?

Some lenders provide **instant pre-approval** decisions within seconds.
In most cases, the process is fast—especially if done online. Once approved, funds can be applied directly to your dental procedure.

WHAT IF I'M NOT APPROVED?

If you don't qualify, you can:

- Apply with a **co-signer** or **co-applicant**
- Try a different lender with more flexible terms
- Work with the dental office to explore **in-house payment plans** or split payments

Many patients find a solution with just a few adjustments.

WHERE DO I APPLY?

You can apply:

- **Directly with our recommended finance partners** (we'll guide you!)
- Through reputable providers like CareCredit, Proceed Finance, or Cherry
- Via your bank or credit union

Our office is happy to help you through the process—from application to approval.