AL ELITE

FREE WORKSHEET · CABINET REFACING AND REPLACEMENT

Cabinet Refacing vs Replacing Cost Worksheet

Count your doors and cabinet runs, test whether the boxes are worth keeping, compare reface and replace quotes on the same lines and work out what to finance.

INSIDE

- Door and linear-foot counter
- Quote comparison table
- Lower-credit steps
- Reface-or-replace test
- Amount-to-finance calculator
- Lender questions and decision

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Measure and count

DOORS (COUNT)

DRAWER FRONTS (COUNT)

LOWER CABINET RUN (LINEAR FT)

UPPER CABINET RUN (LINEAR FT)

Wall / area	Doors	Drawer fronts	Linear ft
Wall 1			
Wall 2			
Wall 3			
Island / peninsula			
Pantry / tall units			
Bathroom vanity			

Tip
Measure runs along the front of the cabinets, uppers and lowers separately. Quotes are often per door or per linear foot, so keep both numbers.

Reface or replace? Test the boxes

- [ ] Boxes square and solid (no sagging or crooked frames)
- [ ] Drawers open and close smoothly
- [ ] Cabinets under about 20 years old
- [ ] Want a new layout or more storage (replace)
- [ ] No mold, mildew or water damage under the sink
- [ ] Layout works for how I cook
- [ ] Refacing quote is under half the replacement quote
- [ ] Boxes damaged or swollen (replace)

CABINET AGE (YEARS)

BOX MATERIAL (SOLID WOOD / PLYWOOD / PARTICLEBOARD)

PROBLEMS NOTICED

MY LEANING: REFACE / DOORS ONLY / REPLACE

Rule of thumb

If refacing would cost more than about half the price of replacing, replacement is usually the better value. Never reface over water-damaged or swollen boxes.

Quote comparison

Line	Quote 1	Quote 2	Quote 3
Company and licence #			
Reface, doors only, or replace?			
Material and finish (sample seen?)			
Price per door / per linear ft			
Doors and drawer fronts included			
Frame veneer, end panels, moulding			
Hardware (hinges, pulls)			
Time kitchen is out of use			
Warranty (finish / hinges, years)			
Cash price			
Financed price (if different)			
TOTAL			

Ask
Is the price the same for cash or with my own lender? What happens if the doors arrive the wrong size?

Amount to finance

A	Chosen quote	
B	Savings you will put in	
C	Other (rebates, trade-in, gift)	
D	**Amount to finance = A - B - C**	

Offer	APR incl. fees	Term	Monthly	Total repaid	Soft pull?
Contractor plan					
Independent lender 1					
Independent lender 2					
Home equity (larger jobs)					

If your credit is on the lower side

- [ ] Reduced scope (laminate, doors only, bathroom first)
- [ ] Checked options with a soft-pull pre-qualification first
- [ ] Co-applicant with stronger credit (if available)
- [ ] Income documents ready
- [ ] Avoided 'no credit check' / 'guaranteed approval' offers

Questions and decision

- [ ] What is the APR including fees, and is the rate fixed?
- [ ] Is there an origination fee, and is it deducted from the loan?
- [ ] Is any promotional period deferred interest or waived interest?
- [ ] Is there a prepayment penalty?
- [ ] When is the contractor paid, and when does my first payment start?
- [ ] Does checking my options use a soft or hard credit inquiry?

- [ ] Door replacement only
- [ ] Full refacing
- [ ] Replace cabinets
- [ ] Wait and save

DECISION, DATES AND NOTES

Ready to compare financing?

alelitefinancing.com/remodel-financing/kitchen/ reaches lenders who fund kitchen and bath projects in your state, soft-inquiry options first. Or call (888) 968-0079.