AL ELITE

FREE CHECKLIST · WHEN THE FURNACE FAILS IN WINTER

Furnace Emergency Checklist & Planner

Stay safe and warm tonight, decide repair or replace, compare quotes on the same lines and finance the furnace without overpaying, including steps for lower credit.

INSIDE

- First-hour safety checklist
- Quote comparison table
- Bad-credit approval steps
- Repair-or-replace test
- Amount-to-finance calculator
- Lender questions and decision

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First hour: safety, then warmth

- [ ] Thermostat batteries and settings checked
- [ ] Breaker, fuse and furnace power switch checked
- [ ] Air filter checked (a clogged filter trips the limit switch)
- [ ] Gas valve open (gas units); if you smell gas, leave and call the utility from outside
- [ ] Carbon monoxide alarm has power
- [ ] Space heaters only in occupied rooms, never on extension cords
- [ ] Faucets dripping if pipes run through unheated spaces and it's below freezing
- [ ] Asked the HVAC company about a temporary heater for a day or two

DATE AND TIME FURNACE FAILED

FURNACE AGE (YEARS) AND MODEL

OUTDOOR TEMPERATURE / FORECAST

HVAC COMPANY AND TECHNICIAN

Repair or replace?

DIAGNOSIS (IN WRITING)

FAILED PART (ASK TO SEE IT)

REPAIR QUOTE ($)

REPLACEMENT QUOTE ($)

- [ ] Cracked heat exchanger (replace)
- [ ] Repair near half of replacement cost
- [ ] Under 12 years, single failed part (repair)
- [ ] Furnace over 15 years
- [ ] Failed repeatedly in last two winters
- [ ] Second opinion requested

Rule of thumb

Repair a younger furnace with one failed part. Replace for a cracked heat exchanger at any age, or an old furnace needing a major repair.

Quote comparison

Line	Quote 1	Quote 2	Quote 3
Company and licence #			
Furnace model and AFUE			
Sized from load calculation? (Y/N)			
Venting / gas line / electrical changes			
Thermostat and haul-away included?			
Permits included?			
Parts / labor warranty (years)			
Weekday vs after-hours price			
Cash price			
Financed price (if different)			
TOTAL			

Ask
What is the price if I pay cash or use my own lender? If I wait until a weekday, does the price change?

Financing comparison and bad-credit steps

A	Chosen quote	
B	Utility rebate / assistance	
C	Down payment from savings	
D	**Amount to finance = A − B − C**	

Offer	APR incl. fees	Term	Monthly	Total repaid	Soft pull?
Company standard plan					
Company promo plan					
Independent lender 1					
Independent lender 2					

If your credit is on the lower side

- [ ] Reduced the amount (standard-efficiency, rebates, down payment)
- [ ] Checked options with a soft-pull pre-qualification first
- [ ] Co-applicant with stronger credit (if available)
- [ ] Income documents ready (pay stubs / bank statements)
- [ ] Asked about a second-look lender if declined
- [ ] Avoided 'no credit check' / 'guaranteed approval' offers (rent-to-own or very high cost)

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 company paid, and when does my first payment start?
- [ ] Who registers the warranty?

- [ ] Repair now
- [ ] Replace: standard efficiency
- [ ] Replace: high efficiency
- [ ] Replace with heat pump / dual fuel

DECISION, DATES AND NOTES

Ready to compare HVAC financing?

alelitefinancing.com/hvac-financing/bad-credit-hvac-financing/ reaches lenders who fund furnaces and HVAC work in your state, soft-inquiry options first. Or call (888) 968-0079.