

Sauna Financing Comparison Worksheet

Use this worksheet to compare real financing offers side by side before you commit to a home sauna purchase or installation project.

1. Project Cost Snapshot

Cost item	Your estimate	Notes / quote source
Sauna cabin / kit / materials	\$ _____	
Heater, controls, stones	\$ _____	
Delivery / freight	\$ _____	
Electrical work	\$ _____	
Installation / assembly	\$ _____	
Foundation / site preparation	\$ _____	
Permits / inspections	\$ _____	
Accessories / other	\$ _____	
Estimated full project cost	\$ _____	

2. Compare Up to Three Financing Offers

Item	Option A	Option B	Option C
Financing type / provider			
Amount financed			
Down payment			
APR			
Term (months)			
Monthly payment			
Origination / other fees			
Promotional end date			
Deferred-interest condition?			
Early-payoff restriction / fee?			
Total scheduled repayment			
Separate cash project costs			
Estimated total outlay			
Key risk / note			

Before You Apply Checklist

Check each item only after you have verified it from the actual lender, card issuer, retailer, or project quote.

☐	Exact sauna or short list chosen
☐	Full installed project cost estimated
☐	Electrical and site work quoted where needed
☐	Cash contribution decided
☐	Amount to finance calculated
☐	APR checked
☐	Loan or promotional term checked
☐	Origination and other fees checked
☐	Monthly payment compared with your normal household budget
☐	Total scheduled repayment calculated
☐	Promotional end date written down
☐	Deferred-interest wording checked
☐	Credit inquiry / reporting terms reviewed
☐	Early-payoff terms reviewed
☐	Separate installation costs accounted for
☐	Alternative of waiting and saving considered

Questions to Ask Before Accepting an Offer

- ___ What is the APR, and can it change?
- ___ Are there origination, documentation, late, or other fees?
- ___ Does the financing cover only the sauna product or other project costs too?
- ___ Is the offer true 0% APR, or is it deferred interest if not paid in full by a deadline?
- ___ Does the application involve a hard credit inquiry?
- ___ Is payment history reported to credit bureaus?
- ___ What happens after a missed payment?
- ___ Can the balance be paid off early without an extra charge?

Notes

Planning reminder: A lower monthly payment can come from a longer term and may increase total repayment. Use the actual financing disclosure for your final decision.