

Convenient Consumer Financing Options for Able Customers



It's no secret that advances in heating and cooling technology have led to higher efficiency ratings and higher equipment costs. For some households, this means that an efficiency upgrade may make the most sense for the space in every way except for budget. The long-term energy savings can easily offset the upfront cost in the long term, but this means little if the cash rebates available don't bring the total cost to an affordable level.

Fortunately, the customers of Able Distributors contractors don't have to settle thanks to a pair of contractor- and homeowner-friendly consumer financing programs.

FTL Finance

FTL Finance brings a lot to the table for customers of Able Distributors. They have a wide range of plans that make it easy for you to offer affordable financing to any client. There are multiple options that come at no cost to the contractor as well as same-as-cash plans that don't include an initial minimum monthly payment.

One of the best aspects of working with FTL is their prescreening program. This allows you to use a client's name and address to check the likelihood of FTL approval before you're at the kitchen table. No more worrying about pitching a homeowner only to have to tell them that their credit isn't good enough.

Prescreening isn't the only credit worthiness tool that FTL offers to contractors; they also supplement their standard plans with a risk program that allows contractors to offer plans to homeowners that don't fit the typically-required credit profile.

FTL's focus is on helping contractors help homeowners and it shows. Between their prescreening and the litany of finance plans that they offer, you'll pre hard-pressed to find a consumer who can't benefit from FTL.

Redbrick Financial Group

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Redbrick is another excellent option when it comes to consumer financing for HVAC systems. As HVAC financing specialists, they have a keen understanding of how to help contractors. Whether you're looking for an option with no dealer fee or the lowest possible monthly payment or a plan without prepayment penalties, Redbrick has an option that fits your application.

Killer plans aren't all that Redbrick offers to contractors, one of their biggest draws is the convenient Redbrick finance app for smartphones and tablets. This app combines your rates and costs with Redbrick's numbers to provide a seamless presentation experience for your customers. The Redbrick app will give your clients three financing options, Good/Better/Best, to ensure that they can find an option that fits their finances for the life of the plan.

The Bottom Line

Offering consumer financing is a win-win for contractors and homeowners. As a contractor, you can always offer the best possible equipment to your clients and, as a homeowner, you can afford to make the best decision for your home comfort without worrying about taking a huge chunk out of your savings. FTL and Redbrick both offer fast, fair plans that benefit everyone involved.

Redbrick Financing Brochure | FTL Rate Sheet | FTL Prescreen Post Card #1 | FTL Prescreen Post Card #2