Residential Mower Financing Buyer’s Kit

Compare the purchase, the payment and the total cost before you commit.

Use this kit for a mower bought for your own home, not a landscaping business. Compare the same machine and accessories before comparing payment offers.

Choose the route worth comparing

Cash or savings

Ask for the out-the-door cash price. Keep a separate allowance for delivery, maintenance, storage and accessories.

Dealer or manufacturer financing

Check the exact model, participating seller and promotion terms. Ask whether financing changes the purchase price or removes a cash discount.

Personal loan

Confirm that household mower purchases and your seller type are eligible. Check net proceeds, fees, collateral and funding timing.

Used mower purchase

Confirm used-equipment and private-seller eligibility before applying. Arrange an inspection and verify ownership and any outstanding lien or payoff.

Before requesting offers

- ☐ Choose the mower type and size for your property, terrain and storage.
- ☐ Write down the full price, trade payoff and accessories before discussing monthly payments.
- ☐ Tell the provider about any business or mixed use; this household-use kit does not establish eligibility.

Compare two written offers

Use the same purchase scope. Leave Social Security numbers, account numbers and credit details off this sheet.

Record the written terms	Offer A	Offer B
Seller / lender / quote date		
Model / new or used / serial number		
Attachments / delivery / tax included?		
Cash out-the-door price		
Financed purchase price		
Down payment / net trade equity		
Credit product / collateral required		
Amount borrowed / net funds received		
Interest rate / fixed or variable / APR		
Payment amount / frequency / count		
Fees paid upfront / financed / deducted		
Total scheduled payments		
Promotion deadline / later terms		
Prepayment / late fee / balloon terms		
Ownership / lien payoff / used inspection		
Cancellation / refund / warranty terms		

Compare disclosed APRs with APRs, not just interest rates. APR includes interest and certain loan charges; compare total dollars and terms too. [1]

Mark unknown items “needs confirmation” instead of guessing. If an offer is a lease or lease-to-own arrangement, obtain the ownership, return and buyout terms separately; this worksheet is not a complete lease analysis.

Check the total cost

A lower payment can cost more overall. Use the actual written payment schedule, not a headline offer.

Add dollars without counting fees twice

For a simple fixed-payment installment offer: add all scheduled payments, any separate final payment, your down payment and fees paid separately. Do not add a financed fee again if it is already repaid through the schedule. Deducted fees reduce the funds available for your purchase.

Illustration only, not a financing offer
Assume the same purchase, no trade-in, no fees, no balloon payment, no late charges and payments made as scheduled.

Offer A $500 down + $125 × 60 months = **$8,000 total**

Offer B $500 down + $90 × 96 months = **$9,140 total**

Offer B lowers the monthly payment by $35, but costs $1,140 more and lasts three years longer. These figures demonstrate arithmetic, not a current rate, approval or typical loan.

True 0% and deferred interest are different

A true 0% APR promotion does not retroactively add interest for its 0% period. “No interest if paid in full” can instead mean deferred interest: missing the payoff deadline can trigger interest back to the purchase date. Minimum payments may not clear the balance in time. Confirm the deadline, later APR and payment allocation. [2, 3]

Payoff planning example: $6,000 over 12 months requires $500 per month if no interest or fees apply and every payment reduces that balance. Confirm the actual schedule and aim to finish early. This is not the card’s required minimum payment.

Your numbers

Total cost (formula above, plus net trade equity) = $ _____

Cash price = $ _____ Difference = $ _____

Promotion payoff deadline / amount needed each month: _____

Net trade equity is value you give up; add it once, not again as cash down. Variable-rate, revolving-credit and lease costs need a separate scenario. Our fixed-payment calculator does not model retroactive deferred interest.

Make the next decision

Keep the quotes and this worksheet together. Do not sign until the unanswered items are resolved.

- ☐ The quotes cover the same mower, accessories, delivery, taxes and trade value.
- ☐ The provider confirms my household use, seller and new/used purchase are eligible.
- ☐ I have checked condition, warranty, ownership and any lien or trade payoff.
- ☐ I understand collateral, early payoff, late charges and any final or buyout payment.
- ☐ I can afford the payment plus upkeep, and I have the complete written terms.

My next step and questions

Use the matching Loan Yard resources

Residential mower financing guide

Zero-turn mower guide

theloanyard.com/cash-vs-financing-calculator/

Online tools are educational estimates, not eligibility checks. Read the calculator’s assumptions before entering your written numbers. No form submission is needed to use this printed kit.

Sources and scope

1 CFPB • Interest rate and APR

2 CFPB • Deferred interest

3 CFPB • Regulation Z promotional interest definitions

Reviewed October 23, 2026. Sources are linked for verification; government references do not imply endorsement. This kit is general education, not personalized financial, legal or tax advice, a credit offer or an approval prediction. Provider terms and availability can change. The Loan Yard is not your lender.