

# Bathroom Finance: Finance Fridays with Eric Gadus



## Bathroom Finance (Finance Fridays) by Eric Gadus

★★★★★ 5 out of 5

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**An engaging and informative article about bathroom finance, covering everything from how to finance a bathroom remodel to the different types of financing options available.**

Whether you're looking to update your current bathroom or build a new one from scratch, there are a few things you need to keep in mind when it comes to financing. In this article, we'll cover everything you need to know about bathroom finance, including how to get started, the different types of financing options available, and how to choose the best option for your needs.

### How to get started

The first step in financing a bathroom remodel is to determine how much money you need. This will depend on the size of your bathroom, the

materials you choose, and the labor costs involved. Once you have a budget, you can start shopping for financing options.

## **Types of financing options**

There are a few different types of financing options available for bathroom remodels. These include:

- **Personal loans:** Personal loans are unsecured loans that can be used for any purpose, including bathroom remodels. They typically have higher interest rates than other types of financing, but they can be a good option if you have good credit.
- **Home equity loans:** Home equity loans are secured loans that are backed by your home equity. They typically have lower interest rates than personal loans, but they also come with more risk. If you default on your loan, you could lose your home.
- **Home equity lines of credit (HELOCs):** HELOCs are revolving lines of credit that are secured by your home equity. They typically have lower interest rates than personal loans, but they also come with more risk. If you default on your loan, you could lose your home.
- **Credit cards:** Credit cards can be used to finance a bathroom remodel, but they typically have high interest rates. If you carry a balance on your credit card, you could end up paying more in interest than you would with other types of financing.

## **Choosing the best financing option**

The best financing option for you will depend on your individual circumstances. If you have good credit, a personal loan may be a good

option. If you have home equity, a home equity loan or HELOC may be a better choice. And if you have a high credit card balance, you may want to consider paying it off before financing a bathroom remodel.

Financing a bathroom remodel can be a daunting task, but it doesn't have to be. By following the tips in this article, you can find the best financing option for your needs and get started on your dream bathroom.

## About the author

Eric Gadus is a financial advisor with over 20 years of experience. He specializes in helping people finance home improvement projects, including bathroom remodels. Eric is a member of the National Association of Personal Financial Advisors (NAPFA) and the Financial Planning Association (FPA).



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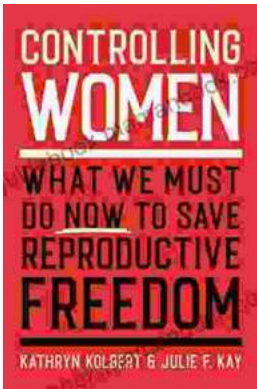
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