PatientFiLoan

Before you sign a 0% plan

Six checks that keep a PatientFi promotion at zero

1. **Look for "if paid in full"**
   Those words on your offer mean the 0% plan is deferred interest, not true 0%.

2. **Write down the promotion end date**
   It starts when your provider is funded, not when you applied. Put the date in your calendar.

3. **Pay balance ÷ months, not the minimum**
   The required minimum may not clear the balance in time. Divide and round up.

4. **Aim to finish a month early**
   Payments take days to post. One month of buffer protects the whole promotion.

5. **Check the balance, not just autopay**
   Every month, confirm the payment posted and read the remaining balance in the portal.

6. **Track each charge separately**
   Every new charge is its own loan with its own deadline. Two procedures, two dates.

> Miss the deadline and interest can be charged from day one at your loan's APR. Patients paid about $1 billion in deferred interest on healthcare purchases from 2018 to 2020 (CFPB).