



01 / THE PREPARATION COLLECTION

Business financing preparation.

Organize the objective. Understand the operating picture. Ask better questions.

01 Define the business purpose.

Describe the expense or investment and the business reason behind it. Identify what the need addresses and which ongoing costs remain afterward. Capital is a means, not the goal.

02 Organize the operating picture.

Keep financial records consistent and current. Know the receipts, the recurring expenses, the seasonal pattern, taxes, and other commitments. Retain the supporting records for the substantive review that follows the first read.

03 Inventory the existing obligations.

List current financing, payment commitments, guarantees, security interests, and any contractual restrictions. Every advance position belongs on this list with its balance, remittance, and remaining term. A new arrangement is judged alongside what the business already pays.

04 Understand the structure.

A merchant cash advance is generally a purchase of future receivables. A term loan is borrowing under an agreement. A line of credit has facility and draw conditions. A position buyout retires positions in full at closing and replaces them with 1 monthly payment. Read the actual documents.

05 Prepare questions about the full agreement.

Ask about every charge and deduction, the payment or collection mechanics, guarantees, security, prepayment or reconciliation provisions, and any event that changes availability or triggers default.

KEEP THE INQUIRY SIMPLE

The website form starts a conversation. Do not submit bank statements, account numbers, identity documents, or confidential financial records through it. Those move through the agreed process when requested.



Your financing discussion notes.

Use these prompts to prepare privately. This worksheet is not a credit application.

01 Purpose and operating context

Business need and intended use:

Relevant operating or seasonal context:

02 Current commitments

Existing obligations to discuss (lender, balance, payment, frequency):

Questions about guarantees, security, or restrictions:

03 Questions for the conversation

What do I need explained in writing before I decide?

ORIGINAL SOURCES / OPEN THE OFFICIAL GUIDANCE

FTC: Small business financing overview >

SBA: Managing a business >

Citadel Ridge: What a lender reads first >

General education only. No credit, legal, or financing result is promised. Source links reviewed September 8, 2026. Keep completed worksheets private and never send them through the website intake form. Credit advisory at Citadel Ridge LLC is a separate educational engagement, not credit repair, and is never a condition of any funding placement.