

Two financing options. One easy conversation.

Talk through payment options with ease, and help more patients or clients move forward with the care you recommend.

Finding the right fit has never been simpler.

A single, fast application can unlock payment options.

CareCredit credit card

Reusable credit for ongoing care

- **Use again and again** for health and wellness expenses
- **Short and long-term special financing** starting at 6 months for purchases \$200+
- **Accepted at 290K+ locations** and counting, nationwide

CareCredit Pay Later

One-time-use loan for bigger or more defined care plans

- **Predictable monthly payments** with a clear payoff timeline
- **Pay over time** Available for purchases \$500+
- **No surprises** with fixed APR, terms, and clear payoff timelines

Before the appointment

Sharing payment options before appointments can help patients or clients plan ahead and feel more confident about moving forward with recommended care.

During the cost discussion

Bringing up financing can be as simple as letting patients or clients know they have options, including the CareCredit credit card and Pay Later loan. This helps them understand they may be able to pay over time, leaving room to ask questions before making a decision.

Sample conversation:

- OM:** “We have you scheduled for Friday the 10th at 8am. Before each visit, we like to share potential payment options, including the CareCredit credit card and Pay Later loan. If you’d like, I can send a custom link with more information.”
- Patient/ Client:** “That would be great, thank you.”
- OM:** “Of course! You can review available options and see if you prequalify before your visit. If you have any questions, just let us know.”

Sample conversation:

- OM:** “Your recommended treatment plan is \$XXXX. We accept cash, check, credit cards, and financing options, including the CareCredit credit card and Pay Later installment loan. Would you like to know more about those options?”
- Patient/ Client:** “Yes, please.”
- OM:** Absolutely. You can scan this QR code or visit the custom URL to learn more and see if you prequalify with no impact to your credit score. If you decide to apply, you’ll get a decision in seconds and can use your financing toward your care plan if approved.

Let's talk about financing across the customer journey.

Use these marketing materials throughout the customer journey to help build awareness, support informed decision-making, and guide them forward at every touchpoint.

	 Materials	 Purpose	 Best practices
01. Before the Appointment	• Social media assets • Digital banners • Counter sign	So customers are aware of their financing options before their appointment.	Make financing visible across public-facing channels, including your website and digital campaigns.
02. Consideration & Learning	• Brochure • QR stickers • Counter sign	Help customers learn more about their options as they're deliberating their decision.	Keep the message simple and informative so patients/clients are clear on their options.
03. Scheduling & Reminders	• Digital banners • Custom link content • Social media assets	Remind, reinforce, and offer easy access to financing information before their visit.	Continue the conversation by integrating financing into appointment reminder emails and billing communications.
04. Arrival & Check-in	• Counter sign • QR stickers • Brochure	Capture attention at the point of entry and guide customers to the next step.	Place financing information where customers interact with staff to introduce it in a helpful, low-pressure way.
05. Treatment Planning	• Brochure • QR stickers	Support education during the discussion of treatment options and help customers review information at their own pace.	Use a clear, supportive approach that focuses on care decisions and affordability in a way that is customer-centered.
06. Checkout & Payment	• Counter sign • Brochure • QR stickers	Reinforce key details at the decision-making moment and make it easy to move forward.	Make financing a part of the billing conversation so customers know their options at the point of payment.
07. Post-Visit Follow-up	• Social media assets • Digital banners • Custom link content	Keep the practice top of mind and continue educating customers after the visit.	Use consistent messaging across email, digital, and social channels to maintain awareness.