NINZ FREE RESOURCES

Funding Readiness Checklist

A funding-preparation checklist to help business owners organize information before exploring loans, lines of credit, or other funding options.

RESOURCE TYPE	ACCESS	VERSION	UPDATED
Checklist	**Instant access**	**Version 1.0**	**August 2026**

What this helps you do

Use this checklist to organize information that lenders may ask about before you explore funding. Completing this checklist does not guarantee funding approval.

- Clarify your funding purpose.
- Organize financial and business records.
- Review personal and business credit awareness.
- Prepare questions for lenders.
- Compare options more carefully.

Who it is for

This resource is for business owners who want to prepare before contacting a lender, using a lender-matching tool, comparing offers, or deciding whether funding is the right next step.

How to use it

1. Review each section and mark what is ready, incomplete, or not applicable.
2. Gather documents before starting an application.
3. Verify lender requirements directly with each institution or program.
4. Use the comparison worksheets before accepting an offer.
5. Ask qualified professionals for help with legal, tax, financial, or credit questions.

Business Foundation

Confirm legal business name and structure.

☐ Ready ☐ Attn. ☐ Verify ☐ N/A

Notes

Confirm EIN or other identification information where applicable.

☐ Ready ☐ Attn. ☐ Verify ☐ N/A

Notes

Organize business address, phone, email, and website information.

☐ Ready ☐ Attn. ☐ Verify ☐ N/A

Notes

Banking

Identify business banking accounts.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Review account history and statements.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Confirm payment processing and deposit flow.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Financial Records

Organize bookkeeping records.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Gather tax returns or financial statements if requested.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Review revenue, expenses, cash flow, and debt obligations.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Credit Awareness

Review personal credit awareness where relevant.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Review business credit information where available.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Understand that credit criteria vary by lender and product.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Documents to Organize

Business formation documents, where applicable.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

EIN documentation, where applicable.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Business licenses or permits, where relevant.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Bank statements if requested.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Tax returns if requested.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Financial statements if requested.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Ownership information if requested.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Business plan or projections if requested.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Funding Purpose and Repayment

Clarify why funding is needed.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Estimate the amount needed.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Consider repayment ability.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Identify possible collateral or guarantee questions.
☐ Ready ☐ Attn. ☐ Verify ☐ N/A
Notes

Lender Research

Compare eligibility requirements.

☐ Ready ☐ Attn. ☐ Verify ☐ N/A

Notes

Review rates, fees, repayment terms, and restrictions.

☐ Ready ☐ Attn. ☐ Verify ☐ N/A

Notes

Write down questions before applying.

☐ Ready ☐ Attn. ☐ Verify ☐ N/A

Notes

Continue Your Journey

After reviewing funding readiness, compare actual funding products and institutions side by side before making a decision.

Sources & References

Loans - U.S. Small Business Administration - https://www.sba.gov/funding-programs/loans

Lender Match - U.S. Small Business Administration - https://www.sba.gov/funding-programs/loans/lender-match-connects-you-lenders