

FINANCE WITH CARVANA

Financing with Carvana makes it even easier to get into the car that's right for you. By pre-qualifying for a Carvana auto loan, you can browse our expansive inventory of vehicles with completely personalized financing terms without impacting your credit score.

GET PRE-QUALIFIED

Have questions? Get answers in a snap with our Finance FAQ below. 



WHY GET PRE-QUALIFIED WITH CARVANA?



IT'S FAST

Complete a short, two-minute form and get terms instantly without impacting your credit score.



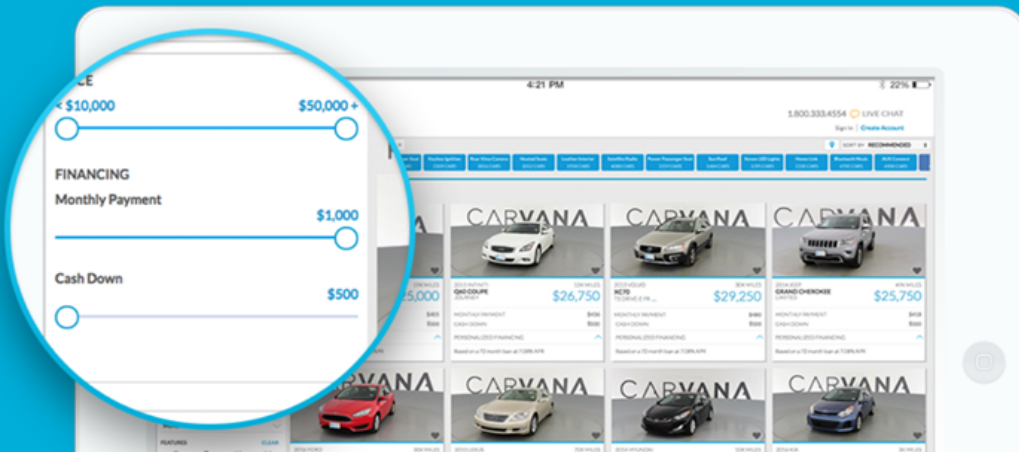
IT'S REAL

Receive real, competitive rates that are valid for 45 days.



IT'S YOURS

Get financing terms that are completely personalized to you, enabling an informed search for your next vehicle.



FREQUENTLY ASKED FINANCING QUESTIONS

If you can't find the answer to your question here, don't hesitate to call 1-800-333-4554 or email us at faq@carvana.com.

What banks does Carvana work with? 

If I have bad credit, can I still finance my purchase through Carvana? 

- [Are the Carvana financing terms I see on the site real? Will they change?](#)
▼
- [How long are my Carvana Financing terms good for?](#)
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- [How does Carvana determine financing terms and rates? Are terms negotiable?](#)
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- [Am I able to pay more than the required amount for my monthly payment?](#)
▼
- [What are my options if I can't afford my down payment?](#)
▼
- [When is my down payment due?](#)
▼
- [Can I split my down payment into multiple payments?](#)
▼
- [When is the first monthly payment due?](#)
▼
- [Can I add a co-signer to my vehicle?](#)
▼
- [Does Carvana offer financing if I choose to purchase elsewhere?](#)
▼
- [Can I use a credit card for my down payment or monthly payment?](#)
▼
- [My down payment is too high. What are my options?](#)
▼
- [Does getting pre-qualified financing terms from Carvana impact my credit?](#)
▼

FINANCE

- [Why Finance with Carvana](#)
- [Get Pre-Qualified](#)
- [Auto Loan Calculator](#)

TRADE/SELL

- [Get an Offer](#)

HOW IT WORKS

- [How Carvana Works](#)
- [Certified Cars](#)
- [Referrals](#)

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- [About Us](#)
- [Customer Reviews](#)
- [Vehicle Protection](#)
- [Careers](#)

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- [FAQ & Contact Us](#)

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