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# Is Refinancing Worth The Hassle?

## Is [VA Refinancing](#) Worth the Hassle?

Some homeowners may never Refinance while others may Refinance frequently. This is a decision which is largely a matter of personal preference. Sure there are some financial benefits which may result from Refinancing but for some homeowners these benefits are not worth the hassle of going through a mortgage Refinance. For these homeowners the amount of savings overall or the opportunity to lower monthly payments is simply not worth the effort of investigating the Refinancing options, comparison shopping for lenders and paying closing costs to obtain a Refinance.

## Are Some Homeowners Just Lazy?

Yes, let's face it we have all visited a friend's house to find dust bunnies under the couch or unfolded laundry lying on the floor. However, laziness is usually not the culprit when a homeowner opts not to refinance despite the opportunity for an overall savings or lower monthly payments. In these cases the homeowner may simply decide not to do a [VA Refinance](#) because they are not confident in making the right decision. These homeowners essentially decide they are happy with their current financial situation and are not willing to make changes which may or may not improve this condition. It is likely that these same homeowners would Refinance their home if all the work was done for them and they were guaranteed an improved financial situation.

## Do Some Homeowners Just Not Understand the Financial Benefits?

This may be true as well. Homeowners who do not fully comprehend the potential savings which may be involved in Refinancing are not likely to undergo the [VA Refinance](#) process. For these homeowners it may seem as though the efforts are not worthwhile for the benefits that are received. If the homeowner had a clearer understanding of the situation they might have a different opinion but in this case the homeowners may be unable to comprehend the ramifications of a Refinance.

Consider the factors involved in Refinancing. Most of the equations used to justify the benefits of Refinancing are rather complex. There are calculators available online which make it extremely simple for homeowners to enter the known information and obtain the desired results. However, these calculators typically do not explain how the calculations are performed. This can make it hard for some homeowners to simply accept the results produced by these calculators. When this is the case the homeowner is not likely to be inclined to automatically accept the results generated by these calculators. Additionally, the homeowner may not consider Refinancing until they are able to confirm these calculations. Depending on the homeowner's mathematical skills, this could be either a short process or a long process.

## Can You Convince a Homeowner to Refinance?

This is a hard question to answer because it depends on a number of factors. Some homeowners may be extremely trusting and may be convinced to Refinance with little effort at all. Conversely some homeowners may be quite guarded in terms of their financial situation. These homeowners may be suspicious of claims that the Refinancing can improve their financial situation. These suspicions can make it extremely difficult for a homeowner to be convinced to make a change. Once suspicions begin to develop the homeowner may either seek out more information on the subject or become less receptive to additional information. While one case may lead to the homeowner being more likely to be convinced to Refinance the other case will likely make him less willing to Refinance.