Merchant cash advance offer comparison worksheet

One column per offer. Copy every figure exactly as printed in the funder's written offer. Don't round.

Line	Offer A	Offer B	Offer C
Funder (as named on its contract)			
Advance amount The amount the contract says you're advanced (sometimes called the purchase price).			
Fees taken out at funding The funding or disbursement section: origination, underwriting, UCC or ACH setup fees, any payoff of an old balance.			
Cash you receive Advance amount minus the fees taken out.			
Total payback The purchased amount or total of payments.			
Factor rate Usually printed near the top. If it isn't, divide the total payback by the advance amount.			
Payment and schedule The specified daily or weekly payment, or the holdback percentage.			
Number of payments / estimated term The funder's disclosure or payment schedule.			
Reconciliation right Look for a reconciliation or adjustment clause.			
Early payoff terms Look for a prepayment or early payoff section.			
Other fees after funding Look for NSF, default, wire or late fees.			
Personal guarantee, UCC, confession of judgment Look in the security, guaranty and remedies sections.			
Stacking or renewal terms Look for an anti-stacking or renewal section.			
Cost in dollars (total payback − cash you receive)			
Cost per $1 received (cost ÷ cash you receive)			
Estimated APR (from the offer comparison calculator)			

1. Cash you receive = advance amount − fees taken out at funding.
2. Enter the advance, factor rate, fees and payment at afterfirstmca.com/tools/mca-offer-comparison for cost per dollar and an estimated APR.
3. Mark any clause you want a lawyer to read before you sign.

Afterfirst MCA is a merchant cash advance broker, not a lender. Funders make every approval decision and set their own terms. Estimated APRs are illustrations, not disclosures; the funder's contract and its state disclosure control. Applying with Afterfirst is free, and merchants never pay Afterfirst a fee.