

How much will the money cost?

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That's a good question. There's no standard rate that applies to all businesses, so the cost of your loan depends entirely on what you qualify for. Lenders will look at criteria such as your [credit](#), business income, and time in business, then qualify you for loans that have varying terms and rates depending on your particular situation.

The bottom line is that there's no such thing as a free loan (even your super-rich uncle is going to charge you interest if you borrow from him). The terms and rates for loans are extremely situational, and since they directly impact the price of the loan, there's no way to know the real cost until you see what you qualify for.

The good news is that after you fill out our [15-minute application](#), our funding managers are happy to help you evaluate options and find the most cost-effective loan for your needs.

A couple of the key metrics to pay attention to are each loan's interest rate and APR. The interest rate is basically the percentage the lender would charge you on the loan amount. Simply put, it's the amount it'll cost you to borrow the money. But what about additional fees the lender may charge? Things like processing fees, origination fees, or documentation fees. These would all be included in the loan's APR, which can often give you a truer picture of the total cost.
