

MCA Consolidation Comparison Worksheet

Put every existing advance and the proposed consolidation side by side — total cost, monthly payment and months to payoff.

This worksheet puts your existing advances and a proposed consolidation or buyout on the same page so you can compare the **total cost**, not just the weekly payment. Fill in Part 1 from your agreements and payoff letters, Part 2 from the written offer, then read Part 3. The Excel version does the arithmetic for you.

The rule this worksheet exists for: a lower weekly or daily payment does not mean a lower overall cost. Stretching the same balance over a longer term at a new factor rate often costs more in total while it relieves daily cash flow. Both numbers matter; decide with both in front of you.

Part 1 — Existing advances

#	Funder	Funded amount	Factor rate	Total payback (A × factor)	Remitted to date	Remaining balance	Remittance	Daily / weekly	Monthly equivalent*	Payoff letter balance
1										
2										
3										
4										
5										
6										
Totals										

*Monthly equivalent: daily remittance × 21 business days, or weekly remittance × 4.33. Remaining balance = total payback – remitted to date; the payoff letter balance is the binding figure and may include an early-payoff discount or added fees.

Part 2 — Proposed consolidation or buyout

Item	Offer	Notes
Amount funded (gross)		Includes the payoffs wired to existing funders plus any new cash to you
Payoffs to existing funders		Should match the payoff letters in Part 1
Fees deducted (origination, wire, UCC)		Ask for each fee in writing
Net cash to your account		Amount funded – payoffs – fees
Factor rate or interest rate		Factor rate × amount = total payback; interest rate needs the term to compute the total
Total payback		
Term (weeks or months)		
Payment and frequency		Daily, weekly or monthly

Monthly equivalent payment	Same conversion as Part 1
Early payoff discount, if any	Only if written into the agreement
Structure	Buyout (old advances paid off and closed) or reverse consolidation (old advances keep running; weekly deposits cover them)

Part 3 — Compare

Measure	Existing advances (Part 1 totals)	Proposed (Part 2)	Difference
Remaining cost to finish (what you still have to pay)			
Monthly equivalent payment			
Months until paid off			
Share of monthly deposits taken by payments			
Net new cash received	—		

How to read the result

- **Lower monthly payment, higher total cost:** you are buying cash-flow relief with a longer, more expensive term. Sensible if the current remittances are causing negative days or missed payroll; expensive if you could finish the existing advances in a few weeks.
- **Lower monthly payment and lower total cost:** a genuine improvement, usually when the new product is a term loan or line priced on interest rather than a factor, or when payoff discounts are large.
- **Higher total cost with new cash:** compare it with a second position or with waiting; new capital on top of a buyout is the most expensive combination.
- **Reverse consolidation:** the existing advances do not close, so Part 1 keeps running while Part 2 adds a new obligation. Only compare it on the months the deposit period actually covers.

Bring the completed worksheet and your payoff letters to a RAN Funding specialist; we place buyouts and term refinances first and reverse consolidations only case by case. Under SBA SOP 50 10 8.1 (October 2026) an advance can be refinanced with an SBA loan only after it has been converted to a term loan that has amortized for 24 months with no new sales-based agreements since.

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