How Much Does a Business Plan Writer Cost for an SBA Loan? (2026 Price Ranges)

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If you're asking about business plan writer cost for SBA loan applications, you're asking the right question before you spend anything. A plan written for a bank loan is a different job from a short plan you write for your own use, and the price reflects that extra work.

This guide walks through what you usually pay for, what pushes the price up, and how to compare two quotes without guessing. You'll see illustrative ranges you can use as a yardstick, plus the checks that matter before you hand over money. If you want a fixed quote for your own plan, our business plan writing service can price it from your brief, not from a guess.

A loan ready plan ties the story, the funding ask, and the forecast together, so the lender can check every number.

1. What an SBA Loan Plan Actually Includes

A lender reads your plan as evidence, not as a pitch. So the document has to cover the business in full: what you sell, who buys it, who runs it, how it operates day to day, how much money you need, and how you'll repay it. Then comes the part many owners underestimate, the financial forecasts. A loan plan needs monthly cash flow and profit forecasts for the first year or two, plus yearly figures, with assumptions a loan officer can check.

A writer does more than type up your idea. They shape the story so it matches the numbers, and they shape the numbers so they match the story. If the text promises fast growth but the forecast shows slow sales, a lender notices at once. Good writers also handle the small jobs that eat time: formatting, building tables that tie, and revising after your feedback. That's why a loan plan costs more than a one page summary. You're paying for a document that has to survive a careful read.

2. What Moves the Price Up or Down

Two plans for two businesses can cost very different amounts, and the gap makes sense once you look at the work. A single site shop with one product line needs less research than a manufacturing business with stock, suppliers, and staff rosters. An existing business with past accounts is faster to write about than a brand new venture, .

Your own input matters too. Hand over clean accounts, real supplier quotes, and a signed lease summary, and the writer spends less time chasing figures. If the numbers arrive in bits over several weeks, you'll see a higher quote. Rush work costs more because the writer has to drop other work to meet your date. And a detailed financial model costs more than a simple forecast, because every formula has to be built and checked. None of this is padding. It's hours, and hours are what you're buying.

3. Illustrative Price Ranges You Can Use to Compare Quotes

Prices vary a lot, so treat every range below as an illustration, not a market promise. A basic draft, where you supply most of the figures and the writer shapes the text, might sit around 500 to 1,500 dollars. A full lender ready plan, with market research, a complete financial model, and revision rounds, might sit around 1,500 to 4,000 dollars. A complex plan, for a larger loan or a business with several sites, might sit around 4,000 to 8,000 dollars. The chart below shows

example midpoints inside those bands, so you can see the jump between each level.

Before you compare totals, ask what sits inside each price. A low quote may cover writing only, with the model charged as an extra. Another quote may include the model, two revision rounds, and a lender revision after delivery. Those two quotes aren't the same job, even if the headline numbers look close. You can see our own fixed prices on the business plans page, where each tier states what is included, so you can compare like with like.

Illustrative example midpoints only, inside the ranges above. Illustrative figures only. Your quote depends on your business, your loan size, and the depth of model a lender needs.

4. What to Check Before You Pay Anyone

Ask to see a sample plan with names and figures removed. A writer who won't show one is asking you to buy blind, and you shouldn't. Read the sample the way a lender would. Is the story clear in the first two pages? Do the tables add up? Does it sound like a real business, or could the same text fit any business at all? Generic text is the clearest warning sign. A lender spots it fast, .

Check who actually writes the plan. Some firms sell the job and then pass it to a stranger you never speak to. You'll want one writer who knows your numbers and answers your questions directly. Ask about revisions too. How many rounds are included, and what happens if the lender asks for a change after delivery? Some writers include one lender revision. Others charge again. Get that answer in writing before you pay. If you'd like a second opinion on a quote you already have, our SBA loan business plan help can talk through what the quote covers and what it leaves out.

5. Ways to Keep the Cost Down Without Weakening the Plan

You can cut the bill without cutting corners, and the best way is to arrive prepared. Gather your last year of accounts if you've got them, a summary of your bank position, quotes for equipment or fit out, your lease terms, and the money you'll put in yourself. Every hour a writer spends hunting a figure is an hour you pay for. Clean figures also make the plan stronger, because the writer builds on facts instead of guesses.

Write a rough draft of your story first. It doesn't need polish. A writer can shape rough notes far faster than a blank page, and your own words carry details no writer could invent. Decide the scope early. Agree what the plan covers, how many revision rounds you get, and what counts as an extra. And don't pay for pages you don't need. A lender wants a clear plan that ties together, not a thick one. Short and checked beats long and vague every time.

6. Questions to Ask a Writer Before You Hire

Use these questions on your first call, and judge the answers. What exactly is included in your quote? Who writes the plan, and will I speak to that person? How many revision rounds do I get? How long will it take, and what do you need from me to start? What happens if the lender asks for changes after delivery? A good writer answers each one plainly and asks sharp questions back about your sales, costs, and debts.

Talk about payment in the same call. A deposit to start and the balance on delivery is common, and it keeps both sides honest. Be wary of anyone who promises a loan approval. No writer can promise a lender decision, and a writer who says otherwise is selling confidence, not a plan. Finally, trust the conversation itself. If the writer explains the price in plain words and asks about

your business like they care about the answer, that's a good sign. If the price sounds vague and the questions sound generic, keep looking.

Business plan writer cost for SBA loan work isn't one number. It's a range shaped by your business, your numbers, and the depth of model a lender needs. Use the illustrative bands above to sort serious quotes from cheap guesses, check samples and revision terms, and bring clean figures to the first call. If you'd like help, our business plan writing service builds lender ready plans from your real figures, and you can ask for a free quote through the contact page.