



Free Money Online: How to Get \$35,000 or More in 20 Minutes or Less! (Get Rich Carefully: Money Matters)

Nigel Peterson

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Introduction to Crowd Source Funding

We are about to teach you how to get between \$35,000 and \$250,000 in as little as 20 minutes of work! Interested?

Let's take a moment to discuss the concept of crowdfunding, and how it differs from P2P lending — referred to as peer-to-peer lending or "P2P" lending. If you have a small business, or even if you are an individual in need of some funds and you cannot use traditional credit — small business loans from banks, credit cards, etc. — you might turn to a new alternative in P2P.

The basics of P2P are this: this type of lending cuts the banks directly out of the equation and let the pool of investors decide whether or not to lend you money, typically perpetrated through companies that do all of the necessary due diligence to verify and validate the risk of potential borrowers.

Some of them that you might have heard of recently are:

prosper.com

lendingclub.com

lendingtree.com

Prosper.com is the oldest of the bunch, but there are many (which we will list later in the book). The nuts and bolts of P2P lending for a potential borrower look like this:

1. You agree to a preliminary credit check and will have to disclose your debt-to-income ratio so that he can be verified by the staff of whatever facility is vetting the loan.
2. based on the information obtained, both through you and from the investigation performed by the company, you will be assigned a credit risk score.
3. using a score, you will be assigned a letter grade (anywhere from AA through E) and an appropriate APR that correlates to the credit risk you pose to the actual lenders — who are typically a pool of private investors.
4. you will be offered a variety of different loan amounts and APR levels that very depending on the length of time you will be taking to pay off the loan as well as the actual amount of the loan itself. The less risk involved for the investors, the lower the APR will typically be. These can range from about 6 1/2% all the way up to more than 20% in some cases. It's all based on risk.

The way that lenders protect their investment in these kinds of loans is that they are only investing in tiny fragments and fractions of multiple loans as opposed to putting all their money into one loan. In that way they mitigate the risk if some loans go into default.

In the early days of P2P lending some of the original companies can place a high enough bar (standard) on who could borrow, nor did they properly inform investors (money lenders) about the level of associated risk. The business model, at least in its inception, basically exploded.

These days, however, the standard for such loans have gotten much more strict and refined, as well as the ways in which research is conducted on various applicants. Companies like prosper.com claim that their average return earned by investors/lenders is in the neighborhood of 10%. Makes for an interesting business model.

At this point in the game, even the basic concept of P2P lending is going through a dramatic change. And other companies that are getting publicity are making it difficult for the general public to understand what the differences are between P2P and crowdfunding actually are.

With crowdfunding (also referred to as collaborative funding, or donation-based funding), a borrower only gets the money if enough people agree to put up little bits and pieces (think kickstarter.com). In a crowd funding scenario a borrower will only receive their money if enough people agree to put up sufficient funds. If 100% of the loan is not achieved, you did nothing. Kickstarter.com is probably the most prominent among the crowd funding sites.

We are going to teach you all the ins and outs and point you to the sites where the money is literally being given away! Let's go get some Cash!

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