***Executive Summary***

There are three various options are provided for financing a $250,000 loan for the purchase of the new estate-planning facility at North Shore CPA Services. The options a differentiated with their various terms and interest rates. As a senior financial analyst at North Shore CPA services, I decided to do “What-If analyzes” such as a scenario summary and a two-input table to analyze the terms and interest rates.

***Option A:*** In this option, the term equals 36 months which defines 3 years whereas the interest rate equals 4%. According to the scenario summary, North Shore CPA services will end up paying $7,381 monthly by choosing this option. This will bring the total payment of the loan to $265,715.87. Moreover, from this total payment, the total interest is $15,715.87.

***Option B:***  This option’s term is 48 months that means 4 years while the interest rate is 4.5%. The scenario summary shows that when the company prefers this option, the monthly payment of the loan will be $5,700.87. As a result, the total payment will equal $273,641.83. From the total payment, $23,641.83 is the total interest.

***Option C:***  This option has a term that equals 60 months and frameworks 5 years and the interest rate is 5%. Following that, North Shore CPA services need to pay $4,717.81 monthly when this alternative will be selected. Hence, the total payment will be $283,068.50 including $33,068.50 of total interest.

***Recommendations &Conclusion:*** The scenario summary and two-input input table showed that ***Option A*** has the highest monthly payment among other alternatives while it has the lowest amount of total payment and total interest. To be specific, more money can be saved from the total interest as its interest rate is low. Additionally, as fast as the loan will be paid as safe as a business can stay. In other words, if it is a long-term loan like 5 years, there is a high possibility of failing the loan payment that can bring bad consequences or facing other risks that will be caused by economic and legislative factors. Therefore, as a senior financial analyst at North Shore CPA services, I would recommend and choose Option A as a better approach for financing a $250,000 loan for the purchase of the new estate-planning facility.