

How does **case cost financing** work?

Keep reading to discover the **nine steps** to securing a case cost line of credit with Esquire Bank.



A case cost line of credit provides qualifying contingency fee law firms with access to funds to cover out-of-pocket expenses for the duration of a lawsuit by using their case inventory as collateral.

1 Confirm your state's ethics opinion on case cost financing

Plan to pass on interest costs to your clients at settlement time? Ensure you check with your state bar association to ensure your state supports this **by clicking here**. Intend to pay the interest? Proceed to step two.

2 Apply for a line of credit

Law firms that need funding support for case costs – from filing fees to expert witnesses and more – should contact Esquire Bank to apply for a credit line.

3 Select cases to finance

Firm owners, partners or finance leads can choose the cases that require financing. Esquire will set up individual case accounts in our online banking platform ready for case expenses to be paid out from.

4 Pay your case costs

Move money between accounts to pay for case costs and our technology will track the disbursements along with any interest accrued for each disbursement and the total amounts owed for the case.

5 Litigate your cases

Represent your clients as best you can, with the peace of mind that case expenses are funded by your credit line, enabling you to use your own funds to scale your business.

6 Invest in firm growth

Continually invest the capital you diverted from covering case expenses into the strategic growth of your firm. For example, marketing costs, strategic hiring, and technology investments.

7 Settle or win case

Winning every time is the goal. With Esquire Bank as your financial ally, be confident that you can invest more in the cases that warrant additional investment to gain maximum compensation for your clients.

8 Reconcile your case costs

We make case costs reconciliation easy. You will get an itemized summary by case, of all the case costs that have been incurred for your financed cases, along with any interest due.



9 Invoice your client

Bill your client for your fees and the expenses you incurred throughout the court proceedings and let our reporting solutions take the guesswork out of case cost financing reimbursement. Get paid, then repay your credit line.

Ready to open your own **case cost line of credit**?

Contact Esquire Bank for a free, no-obligation consultation. Or for more information, visit our website.

[Book a Meeting Here](#)