

American Funding Solutions (AFS) Launches Expanded Factoring Program for IT Staffing and Consulting Firms

As IT Staffing Demand Surges, AFS Offers Flexible Invoice Factoring With No Contracts, Funding Minimums, or Time in Business Requirements

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Anna Aeschliman

Solutions ([AFS](#)), a specialized [invoice factoring](#) provider for staffing and service-based businesses, is expanding its outreach to [IT staffing](#) agencies and technology consulting firms navigating the gap between client payment cycles and weekly payroll obligations.

Unlike many factoring providers, AFS operates without long-term contracts, volume minimums, or minimum time-in-business requirements — making it one of the few working capital solutions accessible to both early-stage

firms and established agencies alike.

"Most of the IT staffing firms that come to us assume they won't qualify because they're too new or too small," said Anna Aeschliman, Director of Growth and Accounts at AFS. "That's not how we work. If you have outstanding invoices from creditworthy clients, we can typically get you funded — regardless of how long you've been in business or how much volume you're doing."

The announcement comes as demand for contract IT talent — including software developers, cybersecurity professionals, and enterprise consultants — continues to grow across industries. Staffing firms in this space frequently operate on net-30 to net-60 payment terms while carrying biweekly or weekly payroll obligations, creating a structural cash flow gap that conventional financing often fails to address.

AFS converts outstanding client invoices into immediate working capital, advancing funds against receivables so firms can meet payroll, take on new contracts, and grow without taking on traditional debt. The model scales with the business: as invoice volume grows, available funding grows with it.

AFS advances up to 90% of invoice value upon submission, with the remainder released once the client pays — minus a small factoring fee.

Key features of AFS's factoring program include:

- No long-term contracts — businesses can use AFS when they need it, without ongoing commitments
- No minimum invoice volume — suitable for firms of any size
- No minimum time in business — startups and newer agencies are welcome
- Personalized service — clients work directly with dedicated account support, not automated systems

"Cash flow shouldn't determine whether a firm can say yes to a new client," added Aeschliman. "We built our program around flexibility because that's what staffing businesses actually need — especially in a market moving as fast as IT."

About American Funding Solutions (AFS)

Founded to serve the working-capital needs of staffing and service-based businesses, AFS specializes in invoice factoring — converting outstanding client invoices into immediate capital so agencies can pay employees, cover margins, and invest in growth without incurring conventional debt. AFS works exclusively with staffing and related industries, offering funding with no long-term contracts, no minimums, and no minimum time-in-business requirement. For more information, visit <https://funding4you.com/>

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