ACROSS THE TABLE

BUSINESS CONSULTING

APP COMPARISON 08 · CASH FLOW VS EBITDA

Cash Flow vs EBITDA vs Fathom, Float and LivePlan

A teaching tool and a forecasting tool look similar on a screen and answer completely different questions.

Knowledge Article C08

AI Stack Series · acrossthetable.biz

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BEFORE YOU READ THIS

This guide compares Cash Flow vs EBITDA against three other products that do a similar job. Cash Flow vs EBITDA is my own. I build it, and I make money if you buy it.

That is exactly why this guide names the places where one of the other three is the better buy, and says so plainly. A comparison that found my own product best at everything would not be worth your time, and you would be right not to believe it.

> **NOT FOR SALE YET**
> Cash Flow vs EBITDA is listed as "Coming soon" on acrossthetable.biz. You cannot buy it today. The other three products in this guide are available right now, and if you need this job done this month, one of them is your answer.

WHAT CASH FLOW VS EBITDA DOES

Two views of your business, side by side.

Cash Flow vs EBITDA puts the two numbers next to each other and explains what each one answers and when. Profitable on paper and short at the bank is a specific, common and fixable situation, and the two figures are how you see it.

It is a financial literacy product first. That framing is the whole of this comparison.

What is in it:

- Cash flow vs EBITDA comparison
- Simple dashboards
- Export and share
- Lifetime access

Price: $39.99 per month · $449.99 per year · $1,439.64 one time. There is a 14-day free trial.

THE THREE IT IS UP AGAINST

The three products below are forecasting and reporting tools. They connect to your accounting ledger, pull your real numbers, and project forward. They assume you already know what the numbers mean.

That is the distinction. If you do not yet know why cash and profit disagree, a forecasting tool will show you two confident lines and you will not know which one to act on. If you do know, a teaching tool is not what you need.

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Product	What it is	How it charges	Who it suits
Cash Flow vs EBITDA (mine)	A side-by-side explanation of cash flow against EBITDA, with simple dashboards	Flat monthly, yearly, or one payment for life	An owner who was handed both numbers and never told what they mean
Fathom	Management reporting and analysis on top of your accounting data	Monthly, from a low entry price	Owners and accountants who want clear reporting from real ledger data
Float	Cash flow forecasting and scenario planning connected to your accounting ledger	Per user per month, with a free plan	Owners who need to see cash weeks ahead
LivePlan	Business planning and forecasting, with actuals tracked against the plan	Monthly, cheaper annually	Owners who want a forecast and a plan in one place

Prices move. Every figure for the other three comes from the source listed at the end of this guide, with the date it was published, so you can see how fresh it is and check it yourself. The figures for Cash Flow vs EBITDA are its own published prices.

WHAT EACH ONE IS ACTUALLY GOOD AT

Fathom

Fathom connects to your accounting system and turns it into readable reports and KPI tracking — the thing most owners wish their bookkeeper produced.

The CFO Club, updated 8 October 2026, listed Fathom from about $15 a month with a free trial, which makes it inexpensive for what it does.

Crucially it works off your actual ledger. The numbers are yours, not illustrative.

Pick this one if: your books are in order and you want them turned into reports you will actually read.

Float

Float is specifically a cash-flow tool. It pulls your bills and invoices and projects your bank balance forward, and lets you model what happens if a big customer pays late.

The same October 2026 source listed it around $10 per user per month, with a free plan and an extended trial.

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If your question is "will I make payroll in three weeks," this is the category of tool that answers it.

Pick this one if: your problem is timing — knowing when cash arrives and leaves — not understanding what the numbers mean.

LivePlan

LivePlan builds a full financial forecast by interviewing you rather than making you build a spreadsheet, then compares your real results against it as you trade.

It is the most useful of the three if you are also producing a plan for a lender, because the output is in the shape lenders expect.

Like the others it assumes a working knowledge of what the statements mean.

Pick this one if: you need a forecast and a business plan together, especially for a bank.

WHERE CASH FLOW VS EBITDA IS THE WRONG CHOICE

If any of these describes you, buy one of the others instead. You will be happier and I would rather tell you now than take your money.

- Your books are clean and you want real forecasting off real data. Buy Fathom or Float. This is not that.
- You need to know whether cash clears payroll in three weeks. That is Float, and it connects to your ledger to answer it.
- A lender has asked for a forecast. LivePlan produces what they are expecting.
- You already understand the difference between cash and profit. You are the audience this was not written for.
- You need it now. This one is listed as coming soon.

WHAT ACTUALLY MAKES CASH FLOW VS EBITDA DIFFERENT

It teaches rather than forecasts. Every other product here starts from the assumption that you can read a cash flow statement. This one starts from the assumption that nobody ever explained it, which for a self-taught owner is usually the truth.

The specific thing it is built around — why a profitable business runs out of money — is the single most common and most damaging gap in small business financial understanding. Owners close businesses that were working because they could not see that gap coming.

It is also the thing a buyer or a bank will ask about. They will ask for EBITDA, and knowing why they are asking changes how that conversation goes.

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The honest limit

Understanding is not forecasting. Once you grasp the difference, you still need a tool connected to your real numbers to manage it, and at roughly ten to fifteen dollars a month Fathom and Float are inexpensive. For many owners the sensible path is this first, one of those second.

Be clear-eyed about pricing too: this is priced above Fathom and Float, which do more mechanically. What you are paying for is the explanation, and that is only worth it if you need the explanation.

HOW TO DECIDE

Answer these about your own business. The answers point at one of the four.

- Can you explain, right now, why a profitable business can run out of cash? If yes, buy a forecasting tool.
- Are your books current enough for a tool to read them? If not, fix that first — no tool survives bad data.
- Is anyone going to ask you for EBITDA in the next year — a bank, a buyer, an investor?
- Is your problem understanding, or timing?
- Do you need something working this month?

YOUR QUICK REVIEW

- ☐ I can explain the difference between cash flow and EBITDA.
- ☐ I know which one my bank will ask about.
- ☐ My books are current enough to forecast from.
- ☐ I know whether my problem is knowledge or timing.
- ☐ I have checked which of these is available today.

WHERE THESE NUMBERS CAME FROM

Everything stated about the other three products comes from the sources below, on the dates shown. Nothing here is from memory and nothing is estimated.

- The CFO Club, "10 Best Cashflow Forecasting Software," last updated 8 October 2026 — pricing and positioning for Fathom and Float.
- Business.org business plan software round-up — LivePlan positioning. Its pricing figures are dated 2023 and are not used here.
- Cash Flow vs EBITDA pricing: acrossthetable.biz/cash-flow-vs-ebitda/, read from the site’s own published pricing data.

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Pricing pages change without notice. Before you buy anything in this guide, including mine, open the vendor's own pricing page and check.

ADDITIONAL RESOURCES

Product	Where to find it	What it is for
Fathom	fathomhq.com	Owners and accountants who want clear reporting from real ledger data
Float	floatapp.com	Owners who need to see cash weeks ahead
LivePlan	liveplan.com	Owners who want a forecast and a plan in one place
Cash Flow vs EBITDA	acrossthetable.biz/cash-flow-vs-ebitda/	An owner who was handed both numbers and never told what they mean
Across the Table AI Assessment	acrossthetable.biz/#assessment	Fifteen minutes. Tells you which job to fix first, before you buy anything.
The Scaling Edge	acrossthetablebiz.substack.com	Weekly newsletter for owners without a business background.

CONTINUE LEARNING

The knowledge article on understanding the numbers covers the same ground from the tooling side.

Grow & Thrive adds ratios and scenario planning once the basics are in place.

READ AND CONNECT WITH ACROSS THE TABLE

Across the Table website: https://acrossthetable.biz

The Scaling Edge newsletter: https://acrossthetablebiz.substack.com

YouTube: https://www.youtube.com/@AcrossTheTableConnie

Questions: info@acrossthetable.biz · 480-582-4716

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