

# How do I use PayPal friends and family?

In order to send money using PayPal friends and family, both you and the recipient need to have a PayPal account (you can set one up for [free](#)).

**Sending money with PayPal friends and family only takes a few steps:**

1. **Login** to your PayPal account.
2. Click **Send & Request**.
3. Under Send money, **Enter phone number, email or contact name**.
4. When prompted, select **Sending to a friend**.
5. Enter payment amount, add a note (optional) and **Submit**.

## How much does it cost to use?

**Friends and Family payments can be made to anyone in the U.S. for free (from your bank account or PayPal).**

If you are sending money internationally, you may be charged a transaction fee equal to 5% of the send amount (up to \$4.99 USD).

When you pay with a debit or credit card, you'll be charged a small processing fee—for both domestic and international transactions. Currently the rate is 2.9% + a fixed fee ([varies by currency](#); \$0.30 in the US).