

Lease, buy, or borrow

Which method is right for YOU?

	Lease financing	Cash Purchase	Bank loan
1. Can I acquire the equipment I need without a substantial cash outlay?	YES	No	No, most banks require a down payment
2. Can I upgrade or add-on equipment without difficulty?	YES	No	No, most banks require you to reapply for another loan
3. Can I match my payments to my cash flow?	YES	No	No, the bank usually dictates your payment
4. Can I avoid affecting my bank line of credit?	YES	Yes	No, in fact, you'll be affecting it a great deal
5. Can I delay payments until after the equipment begins to pay off?	YES	No	No, your payment begins when the loan starts.
6. Can I get approval for my equipment in one day?	YES	N/A	No, it could take days or even weeks
7. Are there potential tax advantages?	YES	No	NO
8. Fees	NO	No	Yes, user & maintenance fees



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