**LEASING VS. PURCHASING EQUIPMENT**

|  |  |  |
| --- | --- | --- |
| **COST** | **LEASE** | **PURCHASE** |
| The deposit required for the lease or loan? |  |  |
| Duration of the lease or loan? |  |  |
| Monthly payment of the lease or loan? |  |  |
| Does a balloon payment exist with the lease or loan(Answer yes or no.)  |  |  |
| The amount of the balloon payment? |  |  |
| If purchasing an extended warranty what is the cost? |  |  |
| The total cost of the lease or loan (including maintenance and warranties) over its duration? |  |  |
|  |  |  |
| **CASH AVAILABILITY** | **LEASE** | **PURCHASE** |
| Is cash flow sufficient to cover the monthly lease or loan payments? (Answer yes or no.) |  |  |
| Are maintenance costs included in the lease or loan(Answer yes or no.) |  |  |
| What are the maintenance costs associated with the item? |  |  |
| What are the insurance costs included in the lease or loan, if any? |  |  |
| What are the estimated insurance costs associated with the item? |  |  |
| Does the lease or the loan fit periods of sufficient cash flow if the business is seasonal? |  |  |
| **TOTAL FOR :** |  |  |