lasers resource
print smarter

Should You Lease or Buy?
Pros and Cons to help you decide.

Fair Market Value (FMV)

With a Fair Market Value lease, the leasing company owns the devices. These leases typically have the lowest monthly payments, but at the end of the term, the lessee will have to pay an unknown amount to satisfy the agreement. There are many options on how to handle the end of the lease - if you wish to keep the devices, return them or start a new lease with new devices.

Pros

1. Lowest monthly payments.
2. Many options on how to continue when the lease expires.
3. Removes the fear of product obsolescence.
4. Can return the device at the end of the lease.
5. Reduce cost of the equipment.
6. Don't have to worry about proper disposal at the end of the lease.

Cons

1. You don't own the equipment.
2. May not be considered an asset on your company's balance sheet.
3. Pay more than the device is worth overall.

Dollar Buyout ($1 out)

In a Dollar Buyout lease, the lessee owns the equipment, which means that the device falls under your organizations benefits. If you are a nonprofit, these means that your tax benefits transfers to the devices you purchase with this lease option. Although this type comes with a higher monthly payment, at the end of the term agreement the lessee pays only $1 to satisfy the agreement and own the devices.

Pros

1. Own devices at the end of the lease.
2. Only pay $1 to satisfy the terms.
3. Nonprofits tax benefits.
4. The benefit of ownership without the upfront capital.

Cons

1. Higher monthly payments than Fair Market Value Lease.
2. Pay more than the device is worth overall.

Purchase outright

Using capital to outright purchase your printers and copiers without any form of a lease agreement. These devices become yours instantly and will be on your company's asset list.

Pros

1. You will pay only once for the equipment.
2. No monthly payments.
3. Don't pay more than what the device is worth.

Cons

1. Have to budget for the whole cost of the device at once.

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