



► **Thermo Fisher Financial Services**

# Capital Budget Challenges?

We have the solution!

## Program Details

Acquire the equipment you need with an operating lease, providing flexibility at lower monthly payments than a comparable loan. Add or upgrade equipment during the lease term and when the term has concluded, you can choose the best solution to meet your needs; extend the lease, return the equipment or purchase the equipment for its fair market value. Not only does an operating lease offer flexibility, it also has financial advantages that help your institution save money. Plus, you can include 'soft costs' such as service, maintenance and installation in your monthly payment, further reducing your upfront expenses.

By using operating leases, we were able to help a prominent university acquire 20 new instruments for their laboratory. This enabled them to treat the equipment as an operating expense, and allocate their current funding to other important areas of operations.

## For more information:

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## Technology Refresh

Safeguard against technology obsolescence with the option to upgrade your equipment as new technology becomes available, either during or at the end of your lease term. With your budget requirements in mind, you can upgrade your equipment at minimal cost, keeping your payments as close as possible to the original lease payment.