

# Financing & Leasing

## FAQs

- **How can I improve cash flow?** Financing preserves cash and allows you to acquire equipment through affordable monthly payments that meet your cash flow needs. Ascentium Capital provides additional flexibility with \$0 down, step or deferred payments.
- **What can I finance?** Finance nearly anything for your business including new or used equipment, technology or 100% software. You may also finance shipping, installation, tax, maintenance and other costs associated with your asset. This is referred to as 100% financing. Loans may fall short since banks typically only finance the asset leaving you to come up with a large cash outlay.
- **Why should I use Ascentium Capital's financing versus cash?** Your finance contracts should not affect your bank line of credit and provide another means of accessing capital. Using cash for equipment can deplete cash reserves affecting your credit worthiness. Save your bank lines for working capital, payroll, marketing, etc.
- **Why should I use Ascentium Capital's financing versus a loan?** A loan immediately reduces your available credit with a lending institution. Generally you cannot finance soft costs with a bank loan which may require a large cash outlay.
- **How can I make my finance payments?** Ascentium has flexible payment options including ACH, company check and online through *Account Butler*. Plus, you may pay via a credit card: American Express, Visa and MasterCard.
- **What are my options if I want to pay the contract off early?** An early buyout may be figured if the account is in good standing and meets additional requirements. The payoff is calculated using a present value rate to discount future payments. No additional penalty or fees.
- **What is the rate?** Rates of interest vary by term, size of transaction, creditworthiness of the obligor, market conditions and other factors.
- **Is Ascentium Capital a direct lender?** Yes, Ascentium Capital funds its own transactions.
- **What tax benefits may be available?** Non-tax leases such as \$1 Buyouts, PUTs and EFAs are attractive to businesses that want to take advantage of Section 179, accelerated depreciation. Portions of your monthly payments are also deductible. True leases, such as FMVs, may lower your taxable income since rent payments are typically deductible. Consult your tax advisor for details.
- **When is proof of insurance required?** If insurance is needed to be maintained during the contract term you'll receive an email and a letter outlining requirements. We also offer automatic insurance where the equipment is covered under Ascentium Capital's insurance if you do not provide your own.
- **What happens to the equipment at the end of the contract?** You own the equipment at the end of the lease when the contract is paid in full on \$1 Buyouts or PUT Leases. For property financed via an EFA or Installment Payment Agreement, you own the equipment and Ascentium will release its lien when the contract is paid in full. For true leases with a FMV purchase option, at the term expiration and provided you are not in default, you may purchase the equipment for its then fair market value or return the equipment in accordance with the return provision. For Rental Agreements, you rent the equipment and at the end of the term you may continue to rent or return the equipment.

Call for a no-obligation quote today

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**Apply Today!**

\*Financing based on credit approval.