



Apple Financial Services solutions provide greater control and predictability than cash-based purchasing.

Free financial consulting services.

Apple provides free financial advisory services to help educational institutions realize their technology goals and use their budgets to the greatest advantage.

- Address the full range of financial, technology, and IT planning issues with the help of our consultants.
- Discover financing options not considered previously.
- Learn how to make your budget work harder to provide the educational tools students and faculty need—when they need them.

Whether your technology plan calls for a single computer or a district/campuswide deployment of computers, software, installation, and professional development, Apple Financial Services can design a financing solution that fits your budget.

Learn more about how Apple Financial Services can solve your technology and budgetary planning challenges. Call 1-800-APPLE-LN, or visit www.apple.com/education/financing.



Education Finance Program

More control over your budget. More technology for more students and faculty.



Gain greater flexibility, control, and purchasing power.

Technology plays a vital role in a 21st-century learning environment. Research shows that with technology, student engagement increases and achievement levels rise. The challenge is how best to fund the technology purchases necessary to meet your objectives.

For a growing number of educational institutions, the answer is the Education Finance program from Apple Financial Services. Combining Apple's technology expertise and 30 years of experience in education, this program provides significant advantages over traditional methods of funding.

Financing advantages.

Conventional funding may make sense in some situations, but it can have some disadvantages. For example, voter-approved bonds require expensive consultants and campaigns; grants can constrain an institution with strict guidelines; and cash purchases are based on budget, not need.

In contrast, the Apple Education Finance program enables you to:

- Explore possibilities beyond bonds, grants, or cash.
- Enjoy greater control over your technology budget with a carefully designed, long-term financial solution.
- Acquire several years' worth of equipment at once while maintaining annual budgets.
- Keep current with the rapid pace of technological development and product transitions.

Determining when to finance technology acquisitions.

Financing your equipment makes sense when:

- Budgetary foresight is essential.
- Budgets lag behind the need for updated technology.
- IT resources are strained by annual technology equipment cycling.
- Community or competitive pressures increase demand for technology.
- Available cash is needed for equipment and facilities with longer life cycles.
- An overall asset management plan is necessary to keep technology current and to dispose of outdated systems responsibly.

Maximum flexibility to meet the needs of education.

Our flexible financial options allow you to leverage your technology dollars.

- Benefit from payment, leasing, and trade-in options tailored to your requirements.
- Select the payment schedule that's right for your budget cycle—annual, semiannual, quarterly, or monthly.
- Match payments to the useful life of the equipment, often with no initial payment required.
- Include software, support, and training in the lease payment, providing an affordable solution.

AppleEquity option.

AppleEquity financing enables you to ramp up your technology quickly, gain equity during the term, and then own the equipment. Take advantage of the buying power built into this financing solution.

- Rapidly increase the number of computers available to students and teachers.
- Leverage your annual budget to acquire more technology today than cash-based purchasing would allow.
- Own the equipment at the end of the term with a US\$1 purchase option.

AppleTech option.

AppleTech financing offers low periodic payments, as well as the flexibility to replace equipment at the end of the term.

- Place more technology into the hands of more students than would be possible with this year's budget alone.
- Purchase equipment at lease end at then-current fair market value, extend the lease, or return the equipment and avoid the time and cost of recycling, remarketing, or selling.

Solutions tailored to your technology budget.

When circumstances require another approach, Apple Financial Services can offer:

- Same-as-cash delayed payment structures.
- Community Finance and Campus Connection financing options.
- Trade-in and recycling services that meet regulatory and budgetary guidelines.
- Flexible escrow account financing.
- Special offers on select Apple equipment and services.

