

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



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- An overall asset management plan is necessary to keep technology current and to dispose of outdated systems responsibly.

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.

Apple Education Finance program

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.

The Apple Education Finance program enables you to:

- Explore possibilities beyond bonds, grants, or cash.
- Acquire several years' worth of equipment at once while maintaining annual budgets.
- Keep current with the rapid pace of technological development and product transitions.

Maximum flexibility to meet the needs of education.

Our flexible financial options allow you to leverage your technology dollars and benefit from payment, leasing, and refresh options tailored to your requirements. Financing allows you to select the payment schedule that's right for your budget cycle and match payments to the life of the equipment. You can also include software, support, and training in the lease payment.

Solutions to meet your budget

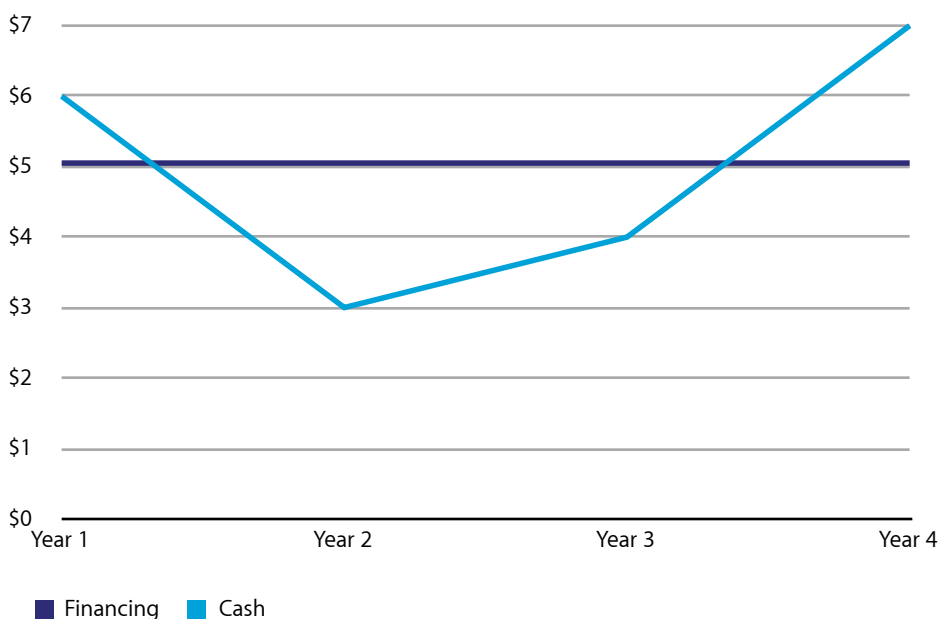
Whether your technology plan calls for a mobile lab or a district/campuswide deployment of systems, software, installation, and professional development, Apple Financial Services can design a financing solution that fits your needs.

Learn how financing makes managing your technology plans and budget easier. Call Apple Financial Services at 1-800-APPLE-LN.

Financing options.

- \$1 Purchase Option: Rapidly increase the number of devices available to students and teachers. Own the equipment at the end of the term.
- Fair Market Value: Low periodic payments as well as the flexibility to replace equipment at the end of the term.
- Same-as-cash delayed payment structures.
- Community Finance and Campus Connection financing options.
- Flexible escrow account financing.

Predictable Payments vs. Unpredictable Cash Purchasing



Learn how financing can streamline the management of your technology plans and budget. Contact your Apple education representative or call 1-800-APPLE-LN to speak with Apple Financial Services.