***[TSP Financial Group](https://www.tspfinancialgroup.com/construction-equipment.html)***

***[Truck Financing Solutions – Established Drivers & 675+ Credit](https://www.tspfinancialgroup.com/construction-equipment.html)***

**Leasing Benefits**

**100% Financing at Fixed Rates** – Unlike loans, leasing usually requires no down-payments, and eliminates the need for compensating balances.

**Conserves Working Capital** - Rather than purchasing equipment with cash, lease it. Through leasing, you conserve working capital that can be used more profitably for your short-term business needs.

**Tax Deductible Monthly Payments** - Unlike loan payments, lease payments may be fully tax deductible as an operational expense.

**Preserves Bank Lines of Credit** - Rather than purchasing equipment with cash, lease it. Through leasing, you conserve working capital that can be used more profitably for your short-term business needs.

**Convenient and Quick Approval Process** - Leases are generally much quicker to approve than bank loans. Our app-only programs usually provide an approval within a few hours.

**Leasing Eliminates Equipment Obsolescence** - Leasing lets you regularly upgrade your equipment to a state-of-the-art level, eliminating the inefficiencies of owning outdated equipment.

**Leasing Improves Your Balance Shee**t - To purchase equipment with borrowed funds would increase your liabilities, significantly affecting your leverage ratio. Leasing increases your liquidity and provided off-balance sheet financing.

* Company tax incentives
* Enhanced cash flow
* Reduced maintenance costs
* Financing customized to your business model
* More efficient equipment upgrades and no re-selling
* Upgrade equipment with enhanced savings

**Leasing Options**

TSP Financial Group offers a truly wide range of leasing products as well as custom leasing solutions to meet your needs. Even in today's more rigorous credit climate, we can find answers to help you expand or maintain your business with commercial vehicle lease programs such as:

Operating Leases: Operating Leases may permit you to deduct them as an operating expense and also give you the advantages of enhanced cash flow and lower monthly payments.

Capital Leases: A capital lease may your answer if long-term ownership is your goal. Typical end-of-lease purchase prices range between $1 and 10% of equipment cost.

Please ask about our variety of credit programs (877-528-0702) and how we can combine or tailor them to help meet your tax, growth or replacement budget necessities. In today's economy it’s important to have a finance company that can find solutions to help expand or maintain your business. TSP Financial Group will do just that.

And of course, if you have any questions, please let one of our [Direct Lending Specialists](https://www.tspfinancialgroup.com/contact.html)know.

**Leasing Startup Costs: 1st Payment, Last Payment, and Security Deposit**

**Financing Guidelines**

At TSP Financial Group, we finance just about anything with a title. We specialize in financing work trucks, construction equipment, commercial trailers; everything from hybrids and compressed natural gas vehicles to executive limousines. In other words, TSP Financial Group finances nearly any titled commercial equipment with wheels.

We're ready to help you grow or maintain your business with new equipment by following these common-sense guidelines:

**All equipment financed must:**

* **Trucks must be 7 years or newer.**
* **Trailers must be 7 years or newer.**
* **Be within 10% of comparable values.**
* **Minimum financed amount of $15,000.00**
* **Have a proven and accessible used-vehicle market.**

**Qualified applicants must:**

* **Have a minimum credit score of 675**
* **2 years minimum verifiable time in business**
* **Commercial Truck References**
* **Special Requirements for Sleeper Trucks (Min Fleet requirement of 3 Trucks)**
* **Current Bank Account in their personal or business Name**

**Little (10-15%) or No Down payment For Qualified Borrowers**

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