JET CHEVROLET COMMERCIAL

Fleet Financing Comparison Worksheet

Loan vs. Lease vs. Line of Credit – side by side

Fill in the terms offered for each financing structure so you can compare them directly, side by side, instead of evaluating each offer in isolation.
Companion article: "How to Finance a Fleet Purchase: Loans, Leases, and Lines of Credit Compared."

Category	Loan	Lease	Line of Credit
Down Payment Required			
Monthly Payment			
Term Length			
Interest Rate / Money Factor			
Mileage Limit (if any)			
Who Owns the Vehicle at End of Term			
Estimated Total Cost Over Term			
Impact on Monthly Cash Flow			
Flexibility to Exit Early			

Which Fits Your Business?

- ☐ I plan to keep this vehicle 7+ years and want to build equity → Loan
- ☐ I want predictable payments and prefer to refresh vehicles every 3–4 years → Lease
- ☐ I need to move quickly on a vehicle that's available now → Line of Credit
- ☐ My technicians put high mileage on vehicles → Loan likely fits better than Lease

Notes for Your Financing Conversation

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