Lease vs. Buy Machinery Decision Worksheet

A decision worksheet for comparing leasing and buying machinery, with lines for each option's costs, flexibility, and risks to help owners decide.

Farm / unit: _____ Date: _____ By: _____

Machine type and use _____

Expected hours per year _____

Purchase price and financing _____

Lease payment terms _____

Maintenance responsibility _____

End of term or trade value _____

Tax effects to confirm _____

Cash flow impact _____

Final decision and reason _____

NOTES / CALCULATIONS

TIP Review any lease or loan terms with your lender, accountant, or attorney before you sign.