

# Cisco Education Financing Options

## Flexible Funding Options for Upgrading Vital Systems or Investing in New Technology

### One Team, Many Options

The Cisco® team can provide the funding resources and expertise in education needed to increase your capabilities and better serve students, teachers, and administrators. A comprehensive funding strategy can help you implement new technology sooner and accelerate your ROI.

Work with Cisco to overcome budget constraints and address changing demands that limit your ability to purchase and deploy critical technology—solutions that will reduce costs and enhance the learning environment.

Funding options for education include:

- **Grants:** Government funds that support IT initiatives for education at state and local levels.
- **E-Rate:** Federally funded program for K-12 that provides one of the largest sources for funding of technology, resulting in Internet access for U.S. schools and libraries.
- **Financing:** Cisco offers competitive and flexible financing options for technology upgrades and new deployment.

### Grants for Education

Grant programs can vary widely, but by working one-on-one with a Cisco representative, we may be able, in connection with some programs, to provide helpful information and support regarding potentially available grants. For the E-Rate program, Cisco has an experienced team who you can call upon, subject to any limitations/restrictions of the E-Rate program.

For more information on grant and E-Rate opportunities, please contact your Cisco representative or email: [grantquestions@cisco.com](mailto:grantquestions@cisco.com) or [E-ratepromo@external.cisco.com](mailto:E-ratepromo@external.cisco.com)

When grants or E-Rate funding are not viable options, or do not cover the entire project cost, consider another smart choice: flexible financing from Cisco Capital.\*

### Flexible Financing Through Cisco Capital

Cisco Capital, a wholly owned subsidiary of Cisco, is uniquely positioned to help you customize a payment solution to meet your unique needs and help ensure rapid implementation of solutions for your classrooms. Here is why you can count on flexible financing from Cisco Capital:

- **Low-cost alternative:** Choose from an array of financing options that deliver predictable payment streams, accelerate return on investment (ROI), and simplify budget management.
- **Education expertise:** Benefit from payment plan options that are compliant with all education requirements. Cisco Capital can cover what grants do not.
- **Flexible payment structures:** Enjoy flexible payment plans designed to meet your budget cycles and maximize the impact of your technology investments.
- **Comprehensive plans:** Take advantage of alternative payment plans that cover the entire solution (including all products, software, services, and third-party equipment).

Cisco helps you bridge the gap between technology requirements and budget availability for education.

Options include:

- **Tax-Exempt Lease Purchase (TELP):** Finance-to-own your acquisitions over 24 to 84 months at low, tax-exempt interest rates, using anticipated future appropriations, as well as currently available funds for education.
- **Fair Market Value Lease (FMV):** At the end of the lease period, you can purchase the equipment, continue leasing it, or return the equipment with no further obligation. This offers a great option for managing the lifecycle of your technology. Much of the time, Cisco Capital can even keep your new payments consistent with your previous payments, and will ensure proper disposal of the used equipment.
- **Technology Migration Option:** You can upgrade and/or replace leased or financed Cisco equipment either six or 12 months prior to the end of the financing term, as long as it is replaced with a new Cisco solution.



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### Flexible Programs

Make every last budget dollar work for you—and for students and their families. Cisco can help you enhance learning and increase productivity with an array of funding programs. Now you can achieve your technology goals in spite of tough budget limitations for education. Here's how:

- **Nonappropriations clause:** Allows public education customers to terminate their agreement with Cisco Capital should future funding not be approved. This clause makes it possible for you to initiate projects now with the intention of utilizing future budget cycles.
- **Budget Optimizer Program:** Allows you to maximize every budget dollar before the end of your fiscal year. Cisco Capital can structure a payment schedule that uses your remaining funds as an initial payment—be it large or small. If you want to use remaining budgets before they disappear, you can provide a larger initial payment and benefit from reduced future fiscal year payments for the remaining finance term. Or, if funds are running low, you can provide a small initial payment and spread the remaining costs over the remainder of the term.
- **Payment Deferral Options:** Gain access to the Cisco technology you need now, but pay later. Deploy your new education solution now, without having to make an initial payment until your next budget cycle. Accelerate your ROI and benefit from new or upgraded services sooner.

- **Payment plan options for multiyear services:** Cisco Capital is making your school district's acquisition of Cisco services more affordable with aggressive, low finance rates. These below-market rates are available on most Cisco subscription-based, multiyear service contracts, and allow you to lock in current service pricing for years to come.

### Get the Classroom Technology You Need Now

Are you under the impression that budget constraints have made your IT wish list largely unattainable? Consider this: Cisco Capital can help you acquire and implement the technology you need, even without a dedicated IT budget.

### More Value for Education Customers

- Grow capabilities to achieve your mission in education
- Accelerate the implementation of new technology solutions
- Reduce total cost of ownership (TCO)
- Simplify budget management
- Bundle hardware, software, and services into a single financing arrangement
- Enjoy flexible payment schedules
- Take advantage of grant and E-Rate opportunities

### Why Cisco Capital?

As part of Cisco, Cisco Capital offers tailored solutions designed to meet the unique requirements of our customers in education. Innovative and flexible financing solutions spread the cost of equipment over time, smooth out budgetary issues, and free up capital for other purposes. The result is immediate access to the technology your schools needs now.

For more information on flexible financing through Cisco Capital, visit: [www.cisco.com/go/ciscocapital/us](http://www.cisco.com/go/ciscocapital/us)

