For over 30 years, Apple Financial Services (AFS) has provided innovative payment options and lifecycle services to meet the needs of education institutions. We understand the importance of planning for how you’ll use and upgrade technology. AFS helps build affordable and sustainable solutions to support your lifecycle goals, with a payment plan that’s right for your budget.

**Pay to Own with Guaranteed Buyback**
Pay to own equipment at highly competitive rates. Customized payment terms can align with your budget, source of funding, and target lifecycle. And at no additional cost, you can take advantage of a Guaranteed Buyback option. This enhancement provides a guaranteed value for your Apple devices if you decide to return them at the end of their lifecycle, helping to minimize Apple deployment costs and make a refresh more affordable. Prepaid packaging and data wiping is included for every device you choose to return.

**Pay to Use with Easy Return**
Pay to use the devices with low payments and return them at the end of your lifecycle. At the end of your term, the included Easy Return service provides prepaid return packaging and data wiping at no additional cost. This option also includes the flexibility to either extend the term if you’re not ready to upgrade or to purchase devices and retain ownership.

**Same as Cash and Deferred Payment Options**
Take advantage of a deferred payment on any AFS solution. Or acquire devices when you need them through Same as Cash short-term financing with a payment that aligns to your budget. AppleCare, Apple Professional Services, Apple Professional Learning, and even third-party products can be included.

Contact your Apple account executive at 1-800-800-2775 to explore payment options that align with your budget and goals.