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Why finance... when you can pay cash?

Buying a truck with cash—rather than securing financing—sounds smart, but determining if that is the best solution for you is not quite as simple. Choosing between cash or financing should be based on your long-term business goals; not merely on whether you have available cash in the bank.

PACCAR Financial has identified compelling benefits for financing that you should consider before you decide which option is best for you.

Expanded Options

When you finance your truck purchase, you are keeping your options open. Growing your business takes cash; and business opportunities sometimes present themselves unexpectedly. Having available cash puts you in a position to benefit when an opportunity arises, so why tie up your cash in equipment purchases?

More Flexibility

When you finance your truck to maintain a cash cushion, you remain flexible and better prepared to cope with unforeseen circumstances. Fuel prices, competition, economic factors and labor costs are just some of the issues facing the trucking industry on a daily basis.

Accommodating Terms

When you choose to finance, you are allowing yourself to take advantage of the variety of options available—each with differentiating benefits in order to best suit your needs. At PACCAR Financial, we offer different loan types including such options as variable-rate or fixed-rate loans, balloon payments or seasonal payments. Some of our lease options include TRAC, modified TRAC or FMV.

Better Credit Rating

Securing financing for your truck purchase is a good way to build or improve your business credit rating. A good credit rating provides a strong foundation for your business, which means you'll have another level of security during all types of business climates.

At PACCAR Financial, we offer flexible financing options to fit your individual circumstances. For more information on how PACCAR Financial can customize a finance solution for you, please call 800-777-8525 or visit your local Kenworth dealer.