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## White Paper

Articles compliments of International Sign Association

### Financing a Sign

The cost of a sign should be included in your business's start-up budget. Remember, some loan companies look for this budget item and won't issue a loan without it. The cost of your sign will depend on the type of business, the size and height regulations of your local government, and the specific design you choose.

Signs can usually be included in your small business asset loan; this includes SBA's standard business loans. If your business is already in existence, you can still finance a sign through the usual business lending means.

Sign companies typically charge a deposit of 20% to 50% when an order is placed, and require the balance to be paid when the sign is delivered. Some of these companies can finance your sign for you or help you find financing.

Leasing your sign can be a good option for a business that wants to avoid large initial expenses. By making smaller monthly payments, you can still get the sign you need. Often the increased revenue a good sign generates pays for the lease itself.

While you may not own the sign, there are leases with buyout options. Additionally, lease agreements often include maintenance.

How a sign is financed is a business decision that can only be made in view of the overall financial picture of your particular business.