Desperate to Fund AI? Leasing May Be the Smartest Move IT Leaders Make in 2026

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AI spending is accelerating at a pace most enterprise budgets simply can’t match. While IT leaders are under pressure to deliver transformative AI capabilities, their capital budgets aren’t growing at the same rate as these AI ambitions. This mismatch is forcing difficult trade-offs: delayed projects, stretching aging infrastructure beyond its intended lifecycle, and diverting funding from other critical initiatives.

But there is another option. Increasingly, IT leaders are turning to technology leasing as a savvy strategy to help expedite AI adoption without sacrificing operational agility or financial liquidity.

AI: Thinking Through the Dollars and Sense

From my vantage point, working closely with IT leaders across industries, I hear the lament. AI infrastructure is expensive and highly concentrated, particularly GPU-based compute power. A single GPU cluster designed to support large-scale AI workloads can cost hundreds of thousands to millions. For enterprise-wide deployments, total data center investments can easily reach $150 million and as much as $500 million.

For mid-tier enterprises, challenges are even greater, as many lack the balance-sheet strength to secure traditional credit for such large capital expenditures. Some resort to private equity or high-interest lenders. But even those who can afford to purchase the infrastructure outright are frustrated by the pace of AI innovation; and the risk of technology becoming quickly outdated or obsolete.

For determined IT leaders, the question is not whether to invest in AI infrastructure, but how to fund it without compromising the broader IT roadmap. This is where the financing strategy becomes just as important as the technology strategy.

IT leasing eases these pressures in several critical ways:

- **Minimizing upfront costs.** Traditional purchasing requires a massive outlay of capital, sometimes forcing companies to scale back or winnow down the scope of projects despite urgent demand. Leasing converts that one-time expense into predictable monthly payments. Instead of committing $50 million upfront, an organization can structure payments over time, freeing capital for additional initiatives and allowing multiple AI projects to move forward simultaneously.
- **Enhancing flexibility and reducing financial risk.** Purchased technology sits on the balance sheet and depreciates over a fixed period. If business needs shift or the organization upgrades early, it can trigger book losses. Leasing — when structured properly — can classify equipment as an operating expense, keeping it off the balance sheet and enabling companies to pivot more easily without the burden of carrying these assets.

Lease the Entire AI Stack, Not Just the Hardware

IT leaders recognize today’s AI deployments extend far beyond servers. Enterprises are leasing high-performance GPU servers optimized for AI model training and inference, along with high-speed networking equipment, enterprise storage systems, integrated “rack and roll” data center solutions, firewalls, and AI-specific software.

Maintenance contracts, security tools, and embedded applications can all be incorporated into a single lease structure.

This bundling delivers administrative and compliance benefits. Hardware typically carries a residual value often 10–15% below purchase cost, amortized across the lease term. Software licenses and other “soft costs” are included in payments and expire at term end, eliminating resale complications. Clients are responsible only for the hardware at lease completion, simplifying compliance and ensuring security updates, patches, and licenses remain current throughout the lifecycle.

Combat Obsolescence Before It Becomes a Liability

One of the most common concerns I hear from executives is technology obsolescence. And given the pace of AI, where innovation cycles are measured in months, not years, that concern is justified.

Leasing naturally enforces a rigor and discipline for countering obsolescence. A three- or four-year term creates a defined decision point: extend, buy out or upgrade the technology. This prevents the “set it and forget it” ownership mindset that often leads to aging, unsupported systems and expensive, reactive refresh cycles. In AI environments, delaying upgrades can multiply total costs through inefficiencies and lost competitive advantage.

Leasing is a Budget Multiplier

Looking ahead to 2026 and beyond, IT leaders must think differently about capital allocation. No one can predict what the AI landscape will look like in three years. Owning large volumes of rapidly depreciating infrastructure can limit strategic agility.

Leaders must also factor in the full lifecycle cost of AI infrastructure, which includes equipment refreshes, secure data wiping, asset disposition, and regulatory compliance. These factors carry operational and financial burdens when assets are owned outright.

The most important priority today is building a strategy that enables AI adoption with minimal upfront cost and maximum flexibility. Leasing can act as a budget multiplier. Instead of exhausting capital on one large acquisition, organizations can deploy that same funding across predictable monthly payments, preserving liquidity while expanding total project capacity. In doing so, IT leaders maintain momentum across their complete technology roadmap, ensuring AI transformation doesn’t come at the expense of operational resilience.

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About the Author



Frank Sommers brings 30 years of experience in the IT leasing industry, working closely with global enterprise organizations to help them modernize infrastructure while preserving capital and accelerating technology adoption. Known for consistently exceeding sales targets, Frank has also developed and led numerous successful vendor financing programs in partnership with major resellers, creating flexible acquisition models that support complex IT environments. His deep expertise in IT lifecycle management, financing strategies, and enterprise procurement has made him a trusted advisor across the industry. A former collegiate soccer player at Cal Poly San Luis Obispo, Frank brings the same competitiveness and teamwork to every client relationship.

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